Kentucky Retirement Systems

Strategic Technology Advancements for the Retirement of Tomorrow

START LOB Phase 6
Active Member Self Service

Table of Contents

1. Login 4

Login Overview..... 4
Registering for START 5
Recovering a Lost User ID or Password 6
Timeout8

2. Welcome 9

Welcome Page Overview 9
How to use the Welcome Page 10

3. Contact Information 12

Contact Information Page Overview 12
How to use the Contact Information Page 13
How to Change your Address.....14
How to Create an Alternate Address 17
How to Change Your Phone Number/Email Address.....20

4. Account Summary.....22

Account Summary Page Overview 22
How to Use the Account Summary Page.....22

5. Account History Page 26

Account History Page Overview 26
How to Use the Account History Page.....26

6. Benefit Estimate 29

Benefit Estimate Page Overview 29
How to use the Logged In Benefit Estimate Page.....29
How to Use the Public Benefit Estimate Calculator.....35

7. Service Purchase Estimate.....40

Service Purchase Estimate Page Overview.....40
How to use the Logged In Service Purchase Estimator 40
How to Use the Public Service Purchase Estimator.....45

8. Public IPS Estimator 49

Public IPS Estimator Page Overview.....49
How to use the Public IPS Estimator Page 50
Understanding the Results 52

9. Account Balance Letter.....54

Account Balance Letter Page Overview....54
How to use the Account Balance Letter Page....55

10. Annual Account Statement....56

Annual Account Statement Page Overview....56
How to get to the Annual Account Statement Page....56
How to use the Annual Account Statement Page....56

11. Member Correspondence....58

Member Correspondence Page Overview....58
How to get to the Member Correspondence Page....58
How to Use the Member Correspondence Page....58
Information Available on the Member Correspondence Page....59

12. Register for a Retirement Planning Seminar Page....61

Register for a Retirement Planning Seminar Page Overview....61
How to get to the Register for a Retirement Planning Seminar Page....61
How to use the Register for a Retirement Planning Seminar Page....62
Registering for a Retirement Planning Seminar....63
Cancelling Registration for a Retirement Planning Seminar....65

13. Logout....66

Logout Link Overview....66
How to Use the Logout Link....67

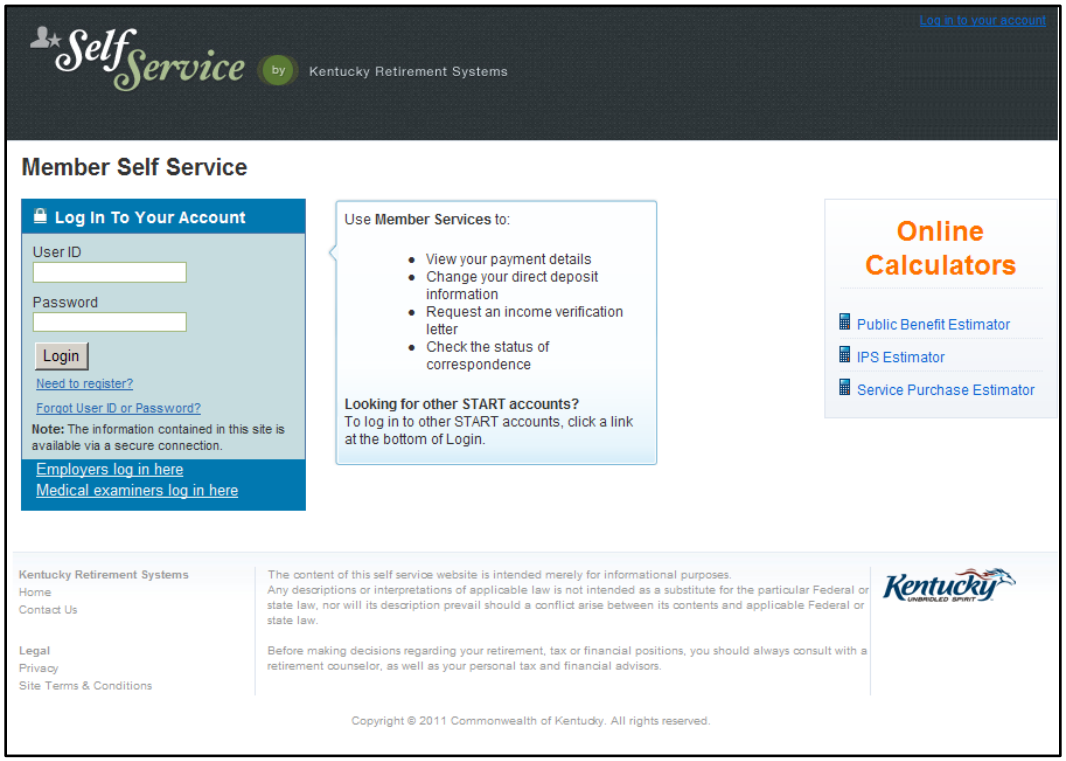
1. Login

Login Overview

The Kentucky Retirement Systems (KRS) created this website to allow you convenient 24 hours a day, 7 days a week access to your retirement account information. This secure site enables you to view your personal information, service credit and contribution history, account summary and other relevant details specific to your account. In addition, you can update your address and contact information on record with our office. This state-of-the-art technology tool will provide you with virtually full access to your personal retirement account.

The login page is the starting point for you to access the START system (START). In order to enter, you will first need to register for the START website via the Need to register? link on the login page. You will need your Personal Identification Number PIN for the registration process and to make changes to your retirement account. If you do not have a PIN, you will need to contact KRS at 1-800-928-4646 to request a PIN to be mailed to you.

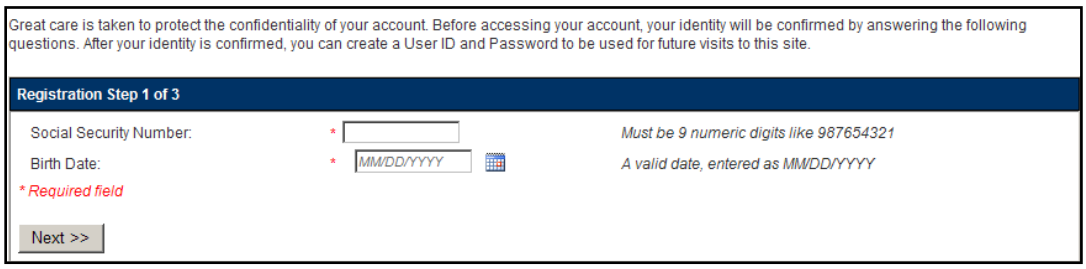
If you have questions or need help with the registration process, click on the link below the Need to register? link. Once you have registered, you are able to gain access to START by entering into the login screen with the User Identification (ID) and Password that you created. We encourage you to register for START access and trust that you will find this site beneficial.



Registering for START

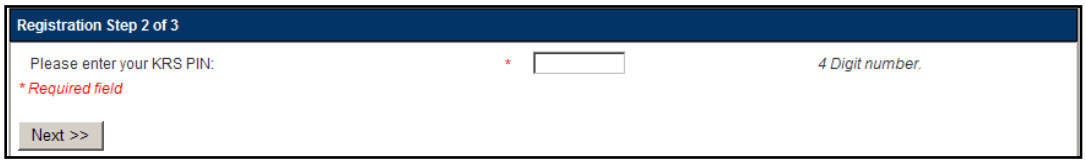
To register with START through KRS, you will need to follow the steps outlined here:

Step 1 — Enter your Social Security Number and Birth Date



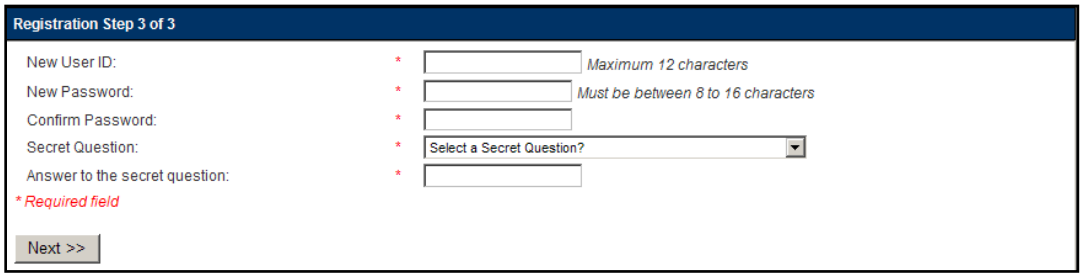
After entering this information, click the Next >> button to continue.

Step 2 — Enter your 4 digit KRS PIN.



After entering this information, click the Next >> button to continue.

Step 3 — Select a User ID and Password in order to access the START site in the future. You will also need to select a secret question and answer. This will help verify your information in case you forget your User ID or Password in the future.

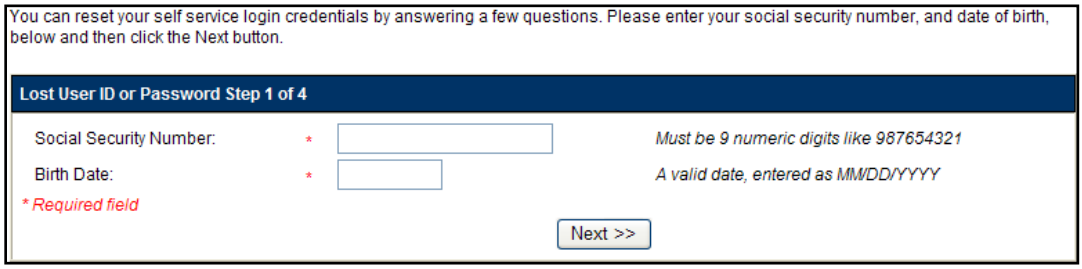


After entering this information, click the Next >> button to continue. You will then be directed to the Welcome page.

Recovering a Lost User ID or Password

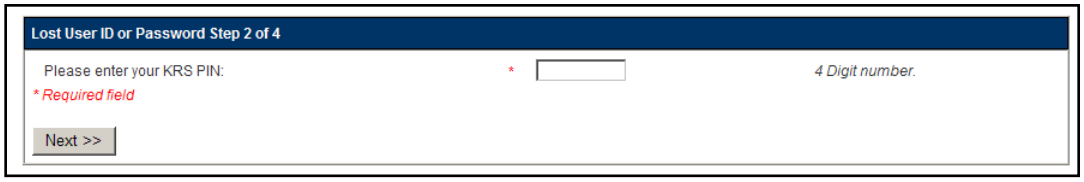
Should you forget your User ID or Password, you are able to obtain a new one by clicking on the Forgot Password / User ID link and going through a four step process:

Step 1 — You will need to enter your Social Security Number and Date of Birth.



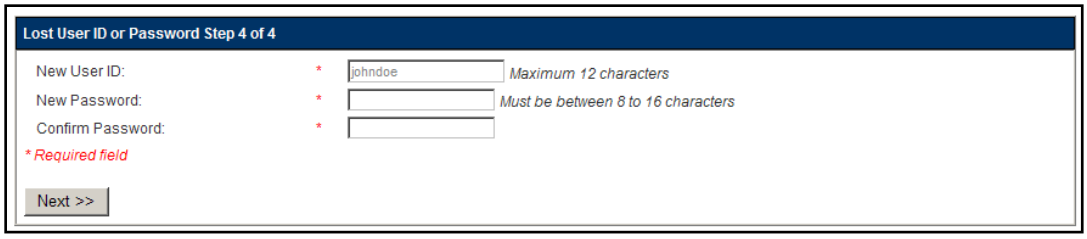
After entering this information, click the Next >> button to continue.

Step 2 — Enter your 4 digit KRS PIN.



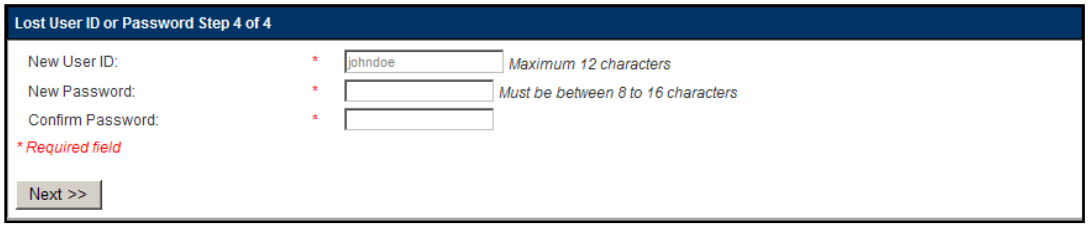
After entering this information, click the Next >> button to continue.

Step 3 — Answer the secret question that you selected when you previously registered for the START site



After entering this information, click the Next >> button to continue.

Step 4 — Your username will be displayed for you. Create a new Password in order to access the START site.

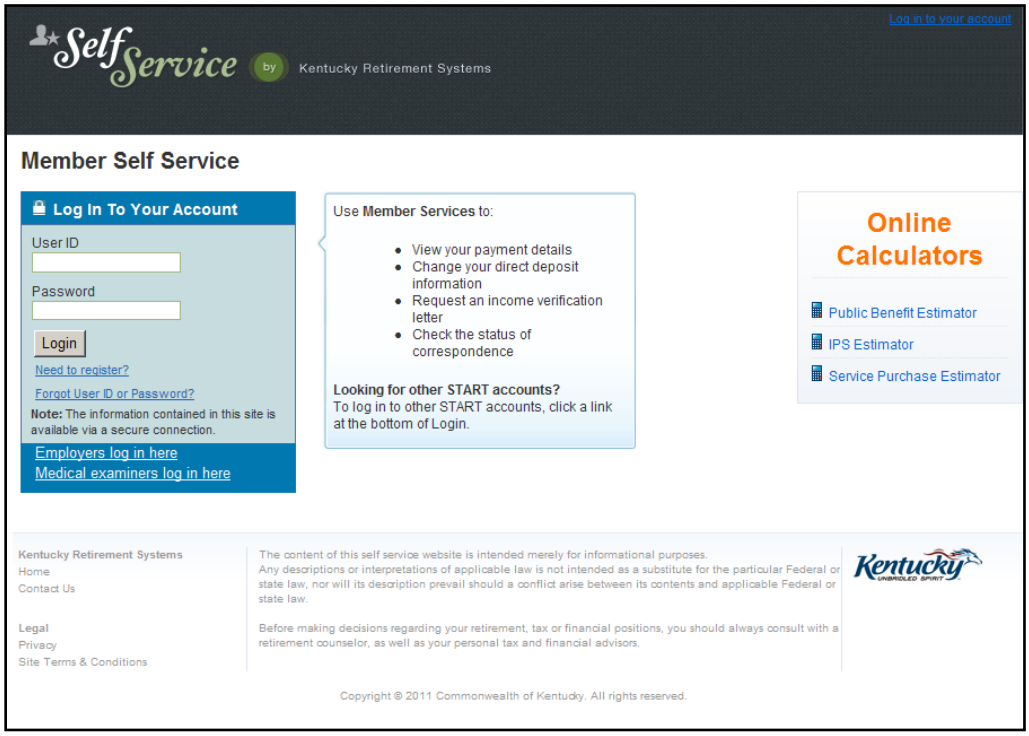


After entering this information, click the Next >> button to continue. You will then be directed to the Welcome page.

Timeout

As an additional measure of security, START contains a timeout feature. If there is no activity performed within the website for 15 minutes, you will automatically be logged out of the website and returned to the main login screen.

Note: You will not be taken to the login screen due to inactivity until the first time you click something on the START website after the 15 minutes of inactivity.



In order to log back into START, you will need to re-enter your User ID and Password.

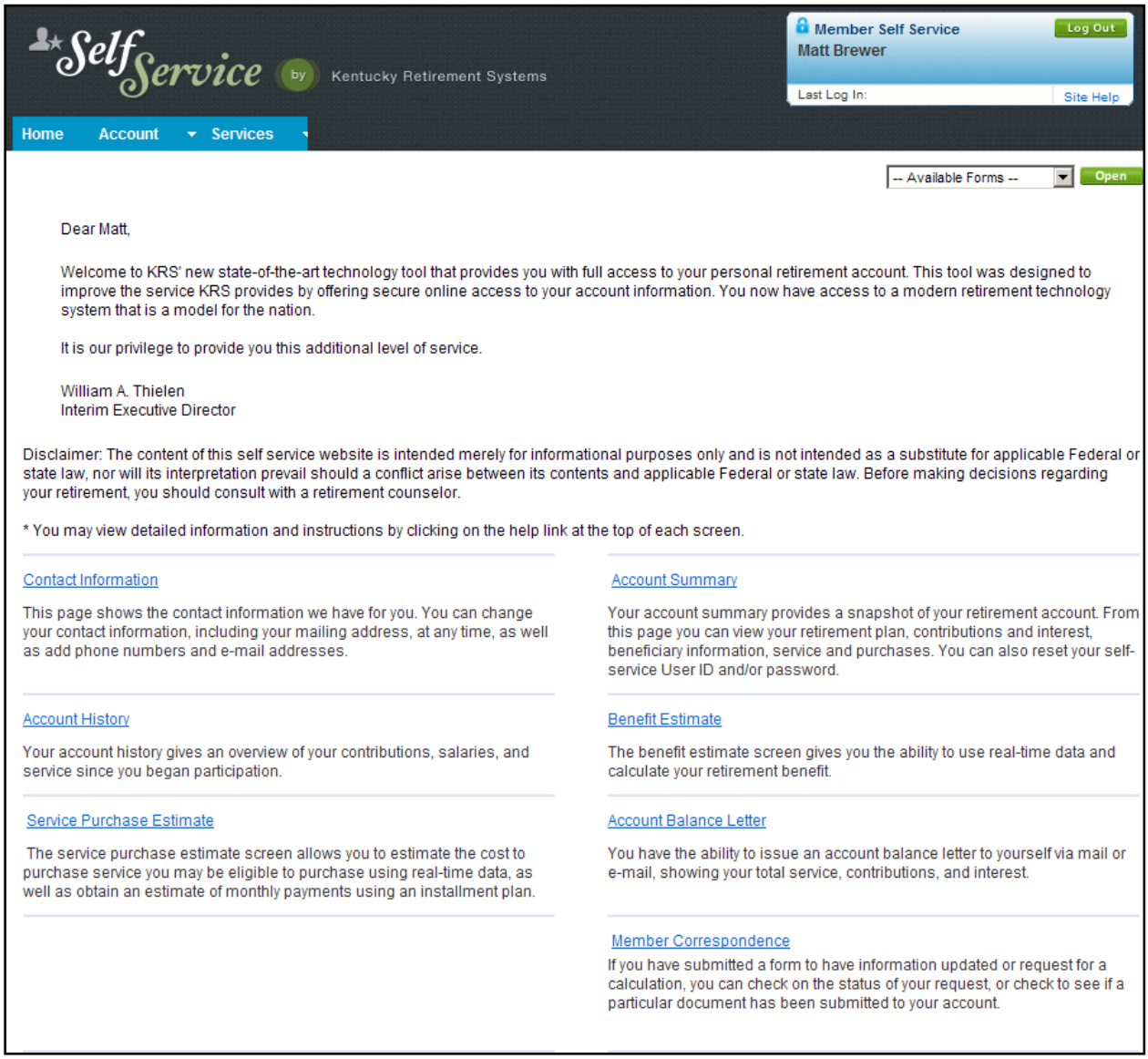
2. Welcome

Welcome Page Overview

The Kentucky Retirement Systems (KRS) have created this website to allow you convenient 24 hours a day, 7 days a week access to your retirement account information. This secure site enables you to view your personal information, service and contribution history, account summary, and other relevant details specific to your account. This site also provides you with the ability to estimate the benefits you will receive from KRS and the cost to purchase service credit. In addition, you can update your address and contact information.

How to use the Welcome Page

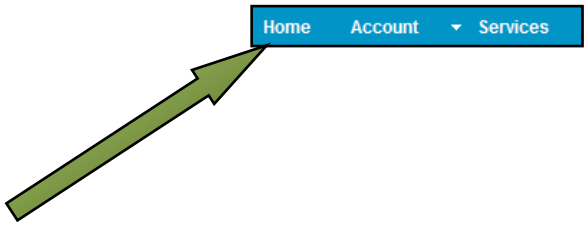
After logging into the START website, you will come to the Welcome page.



From the Welcome page, you can navigate to different sections of the website by clicking on the links on the bottom half of the Welcome page.

Contact Information This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time, as well as add phone numbers and e-mail addresses. You can also reset your self-service User ID and/or password.	**Account Summary** Your account summary provides a snapshot of your retirement benefit. From this page you can view your earned service, employer, contributions, purchases, and beneficiary information.
Account History Your account history gives an overview of your contributions, salaries, and service since you began participation.	**Benefit Estimate** The benefit estimate screen gives you the ability to use real-time data and calculate your retirement benefit.
Service Purchase Estimate The service purchase estimate screen allows you to estimate the cost to purchase service you may be eligible to purchase using real-time data, as well as obtain an estimate of monthly payments using an installment plan.	**Account Balance Letter** You have the ability to issue an account balance letter to yourself via mail or e-mail, showing your total service, contributions, and interest.
Annual Statement You have the ability to see or print any annual statement that has been generated by the START system.	**Member Correspondence** If you have submitted a form to have information updated or request for a calculation, you can check on the status of your request, or check to see if a particular document has been submitted to your account.

You are also able to access these pages by clicking on the links on the top left hand corner of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to use the services offered on this website.



To return to the Welcome page from any page within the START self-service website, click on the **Home** link at the top left hand side of the page you are viewing.

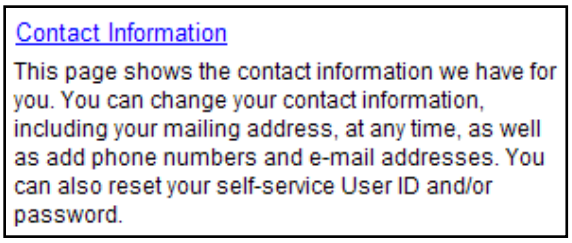
3. Contact Information

Contact Information Page Overview

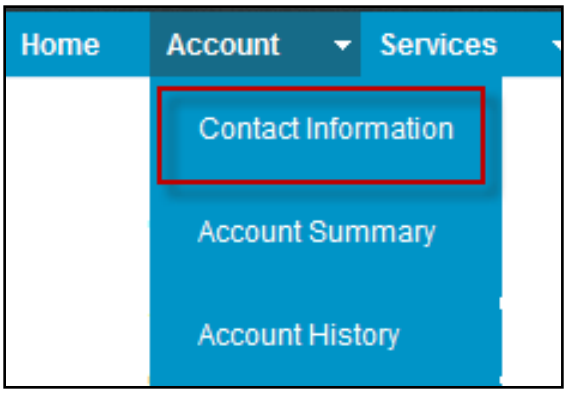
This page displays your contact information that is currently on record with Kentucky Retirement Systems (KRS). If the address or contact information on this page is incorrect, you can use the links on the bottom of the page to update this information.

How to get to the Contact Information Page:

From the Welcome page, you can navigate to the **Contact Information** page by clicking on the Contact Information link.

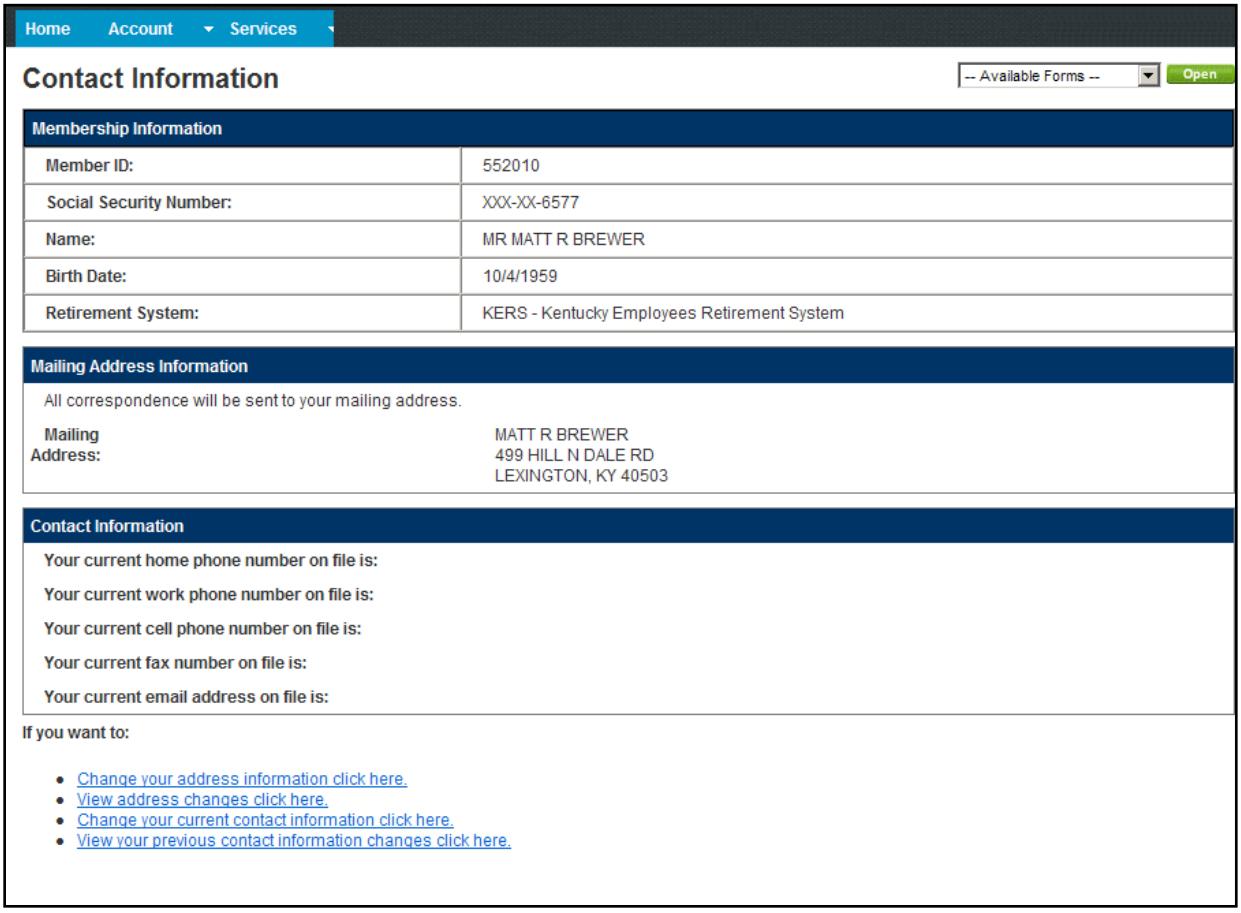


You can also access this page by clicking on the **Contact Information** link on the left hand side of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.



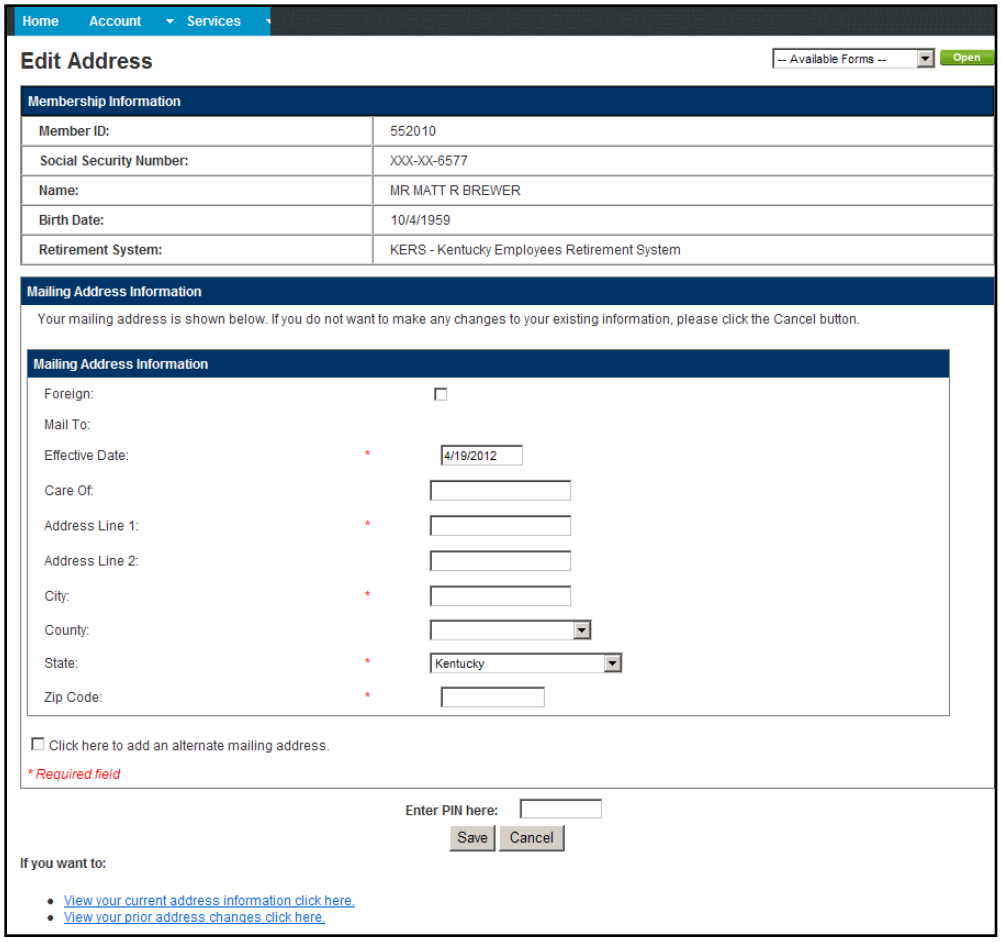
How to use the Contact Information Page

From this page, you are able to view and update your address, phone numbers and email address.

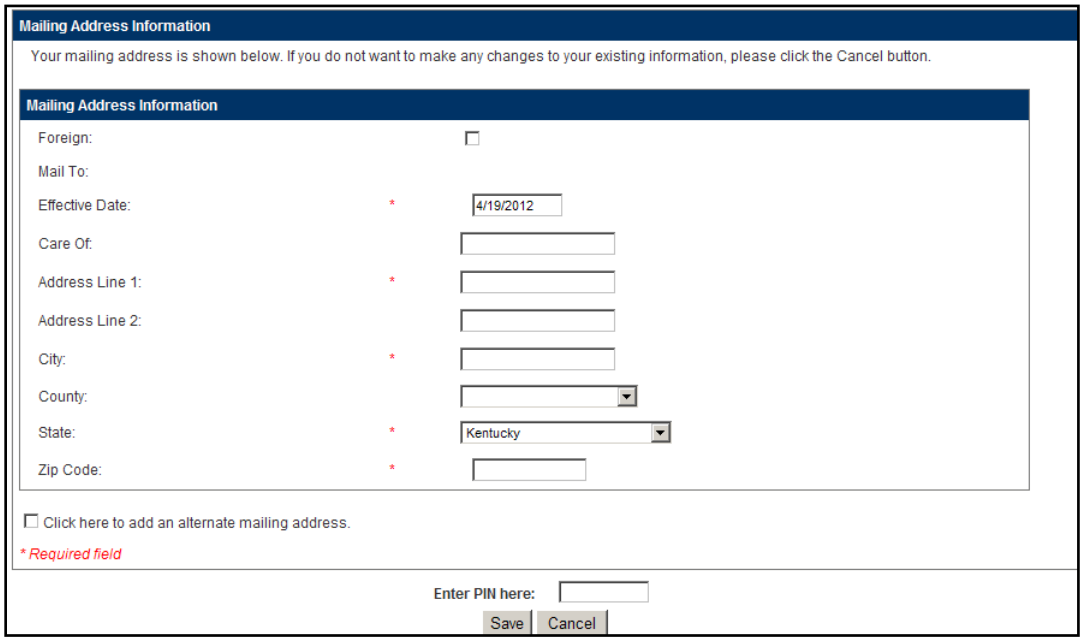


How to Change your Address

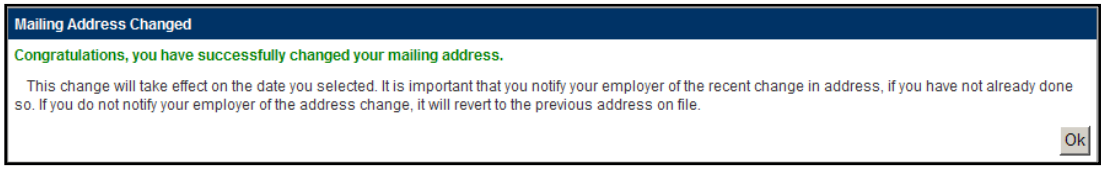
Step 1 — Select the **Change your Address Information** click here link from the bottom of the **Contact Information** screen. You will be redirected to a new page that allows you to make changes to your address.



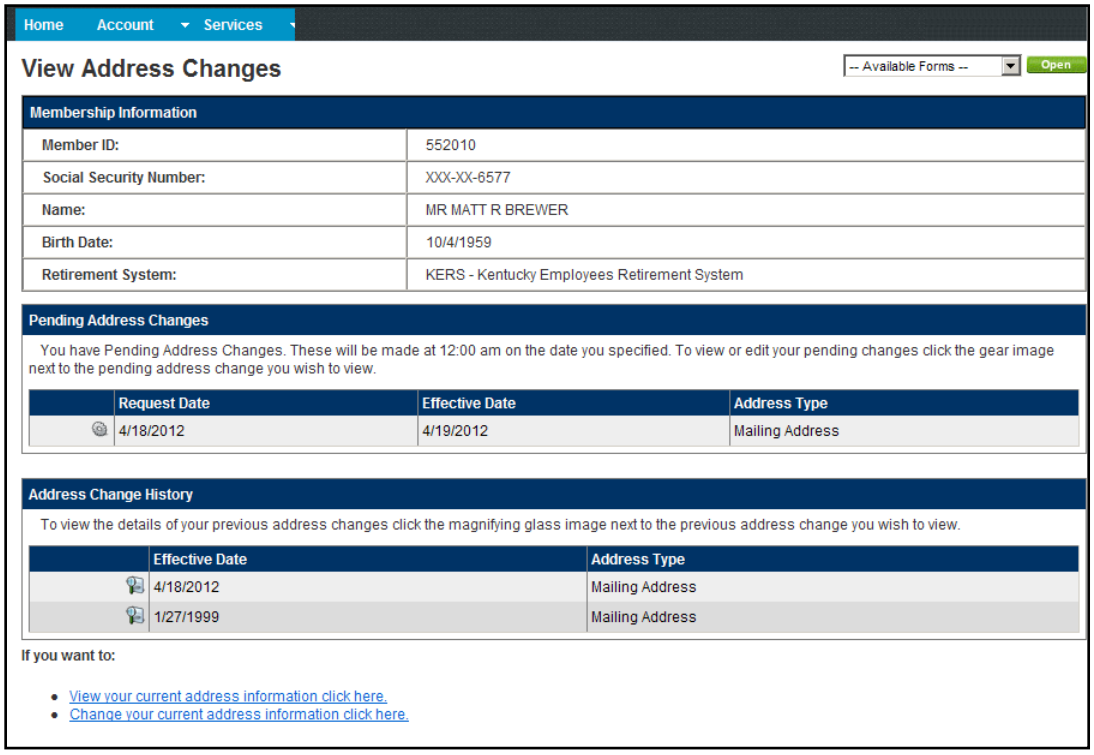
Step 2 — To change your mailing address you will need to enter the new address into the required fields.



Step 3 — To accept the change to your address, enter your KRS PIN and click the Save button.



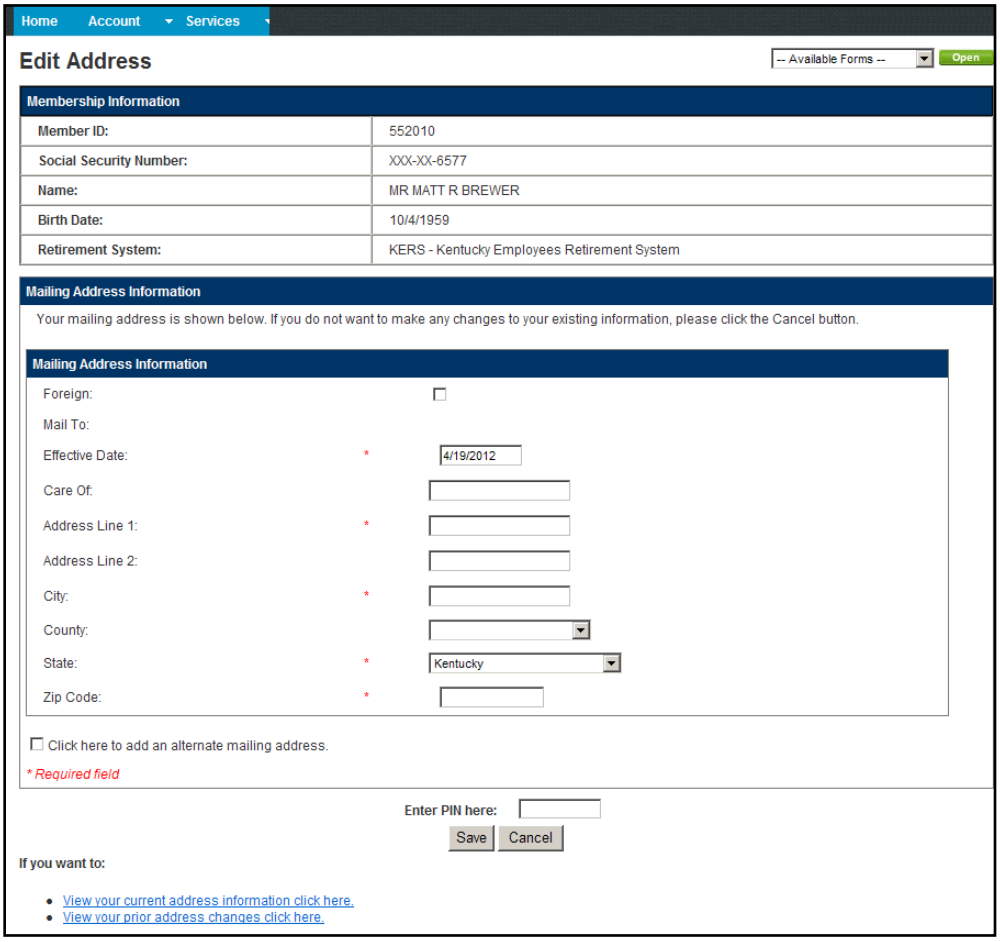
Step 4 — Click Ok to view your pending address changes.



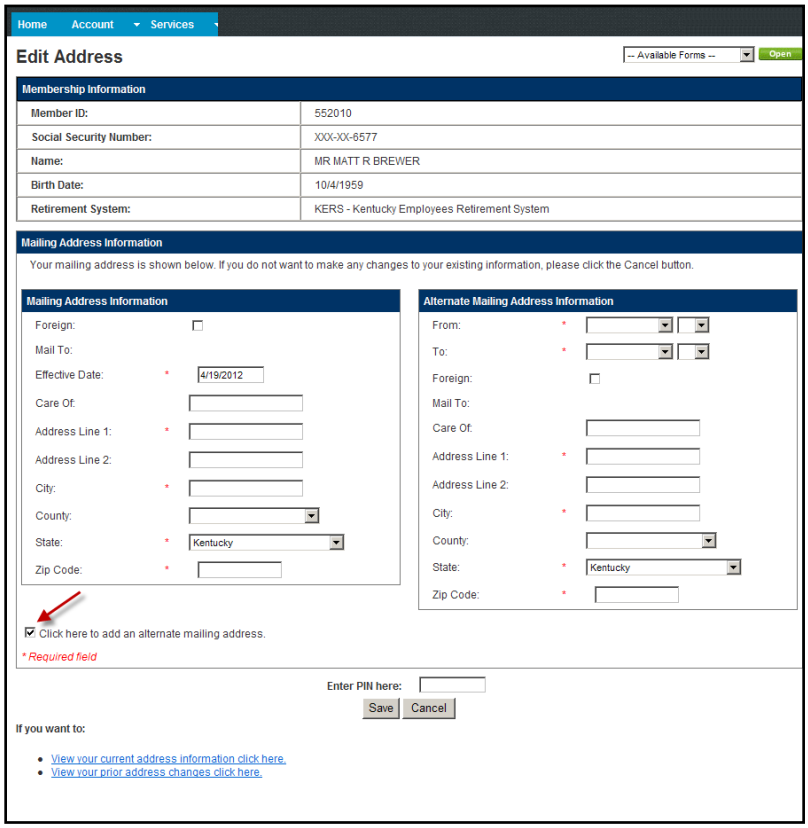
Note: You will need to contact your employer to update your address with them as well. KRS will only maintain this address change for 60 days.

How to Create an Alternate Address

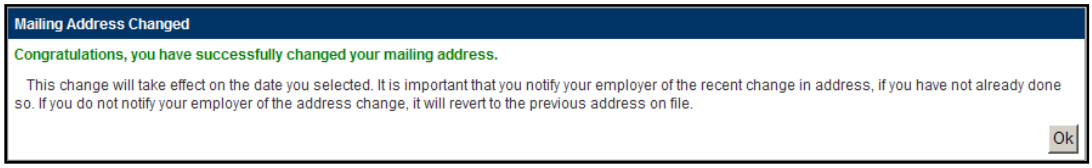
Step 1 — Select the **Change your Address Information** click here link from the bottom of the **Contact Information** screen. You will be redirected to a new page that allows you to make changes to your address.



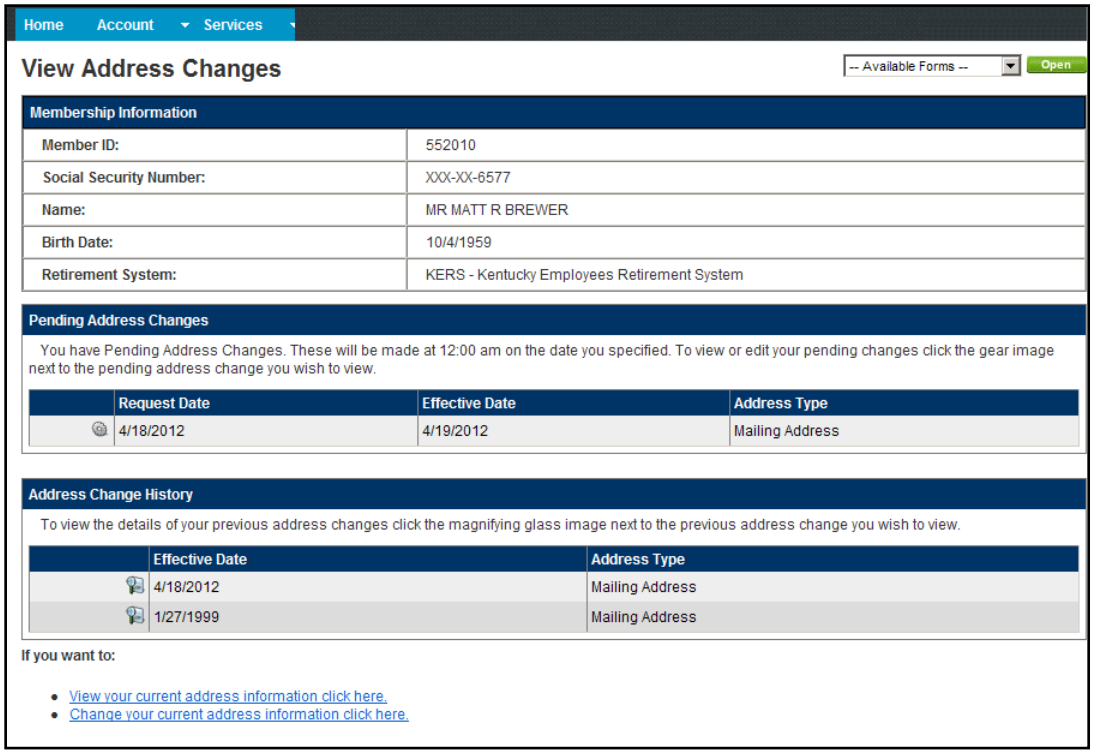
Step 2 — Check the **Add an Alternate Mailing Address** box to create a temporary change of address if needed. When you check the box, the **Alternate Mailing Address** portion of the screen will be displayed. Enter the time period and mailing address information for the temporary address.



Step 3 — To accept the change in your temporary address, enter your KRS PIN and click the Save button.



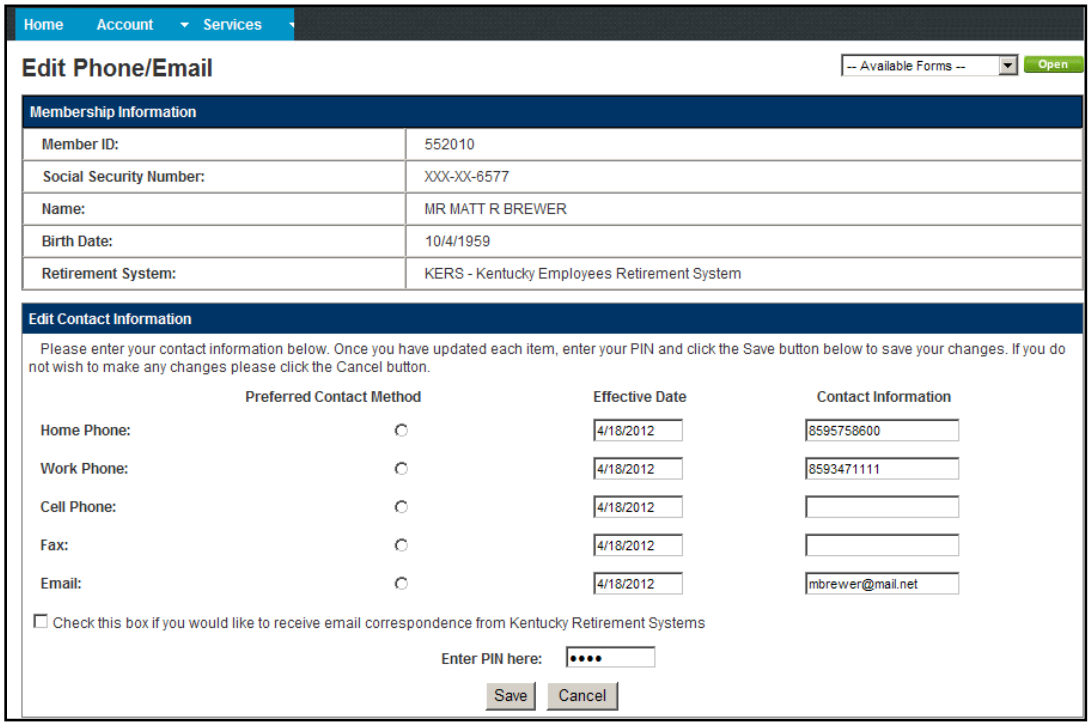
Step 4 — Click Ok to view your pending address changes.



How to Change Your Phone Number/Email Address

Step 1 — From the Contact Information page, select the **Change Your Current Contact Information** click here link at the bottom of the screen.

Step 2 — Enter the new value for each item and the date which the change becomes effective that you wish to change.



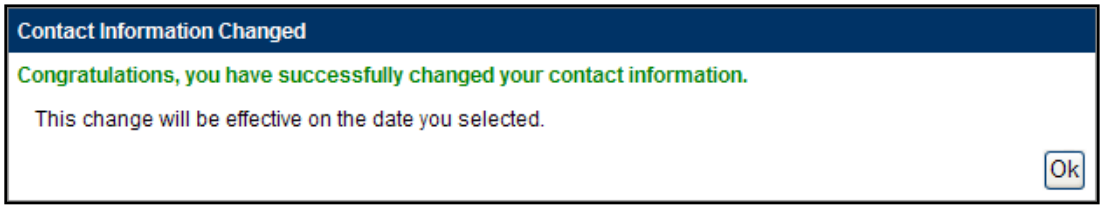
Note: The effective date of the change will automatically default to the current date. Click the date field in the calendar if you would like to change the effective date to a future date.

Note: The preferred contact method will be the method of contact which KRS will use if it is necessary to contact you regarding your KRS account.

Note: By selecting the option to receive email correspondence from Kentucky Retirement Systems, you will receive supplemental material via email. At this time, information specific to your account will continue to be sent through the mail.

Step 3 — To accept the change in your contact information, enter your KRS PIN and click the Save button.

Step 4 — You will receive the following message to confirm that changes have been made.



Step 5 — Click Ok to return back to the **Contact Information** screen.

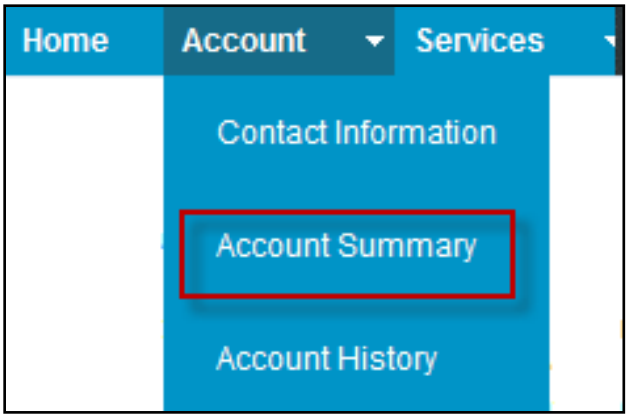
4. Account Summary

Account Summary Page Overview

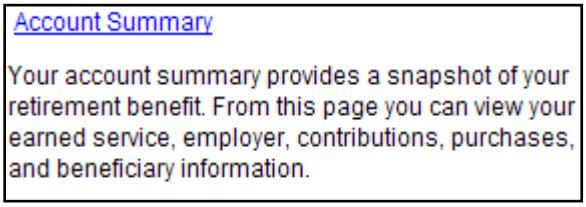
This page shows information regarding the account(s) you have with KRS. From this page, you can view your membership information, total contributions and service, beneficiaries and service available for purchase.

How to Get to the Account Summary Page:

You can access this page by clicking on the **Account Summary** link on the left hand side of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.

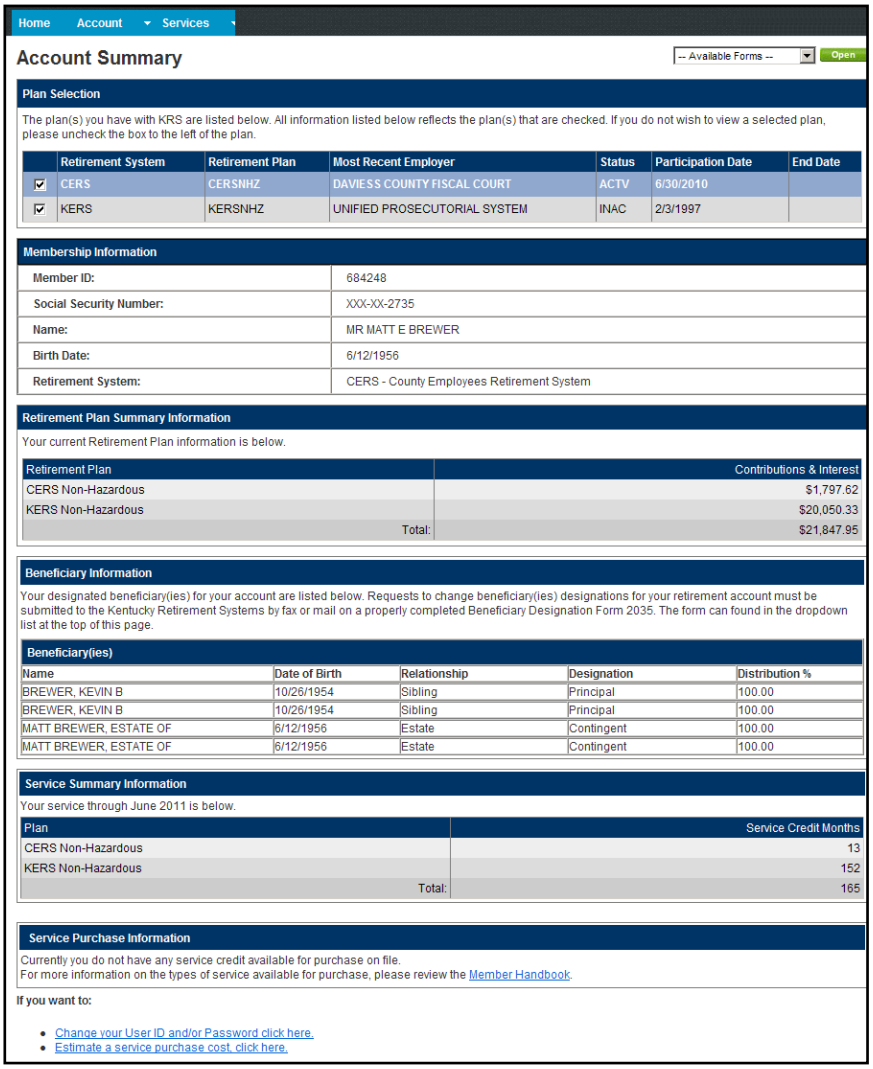


Or you can navigate back to the **Welcome** page and click on the **Account Summary** link.

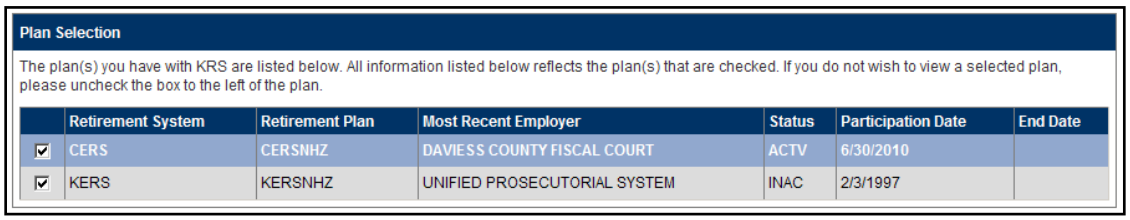


How to Use the Account Summary Page

This page allows you to view your membership information, account balance, beneficiary(ies) and total service credit.



The top part of this page shows the retirement system(s) in which you have an account. If you have more than one account, the account that is checked will be the account to which the rest of the page is referring. You may view information for the accounts together or separately. To change the benefit account information that you are viewing, click on next to the account line that you would like to view.



The next section provides a summary of the Membership Information including Member ID, SSN, Name, Birth Date and current Retirement System.

Membership Information	
Member ID:	684248
Social Security Number:	XXX-XX-2735
Name:	MR MATT E BREWER
Birth Date:	6/12/1956
Retirement System:	CERS - County Employees Retirement System

The next section shows your current retirement plan information. Here you will be able to see a breakdown of contributions and interest for each plan in which you have contributed.

Retirement Plan Summary Information

Your current Retirement Plan information is below.

Retirement Plan	Contributions & Interest
CERS Non-Hazardous	$1,797.62
KERS Non-Hazardous	$20,050.33
Total:	$21,847.95

The Beneficiary Information section of this page shows your current Beneficiary elections on file with the Kentucky Retirement Systems.

Beneficiary Information

Your designated beneficiary(ies) for your account are listed below. Requests to change beneficiary(ies) designations for your retirement account must be submitted to the Kentucky Retirement Systems by fax or mail on a properly completed Beneficiary Designation Form 2035. The form can found in the dropdown list at the top of this page.

Beneficiary(ies)

Name	Date of Birth	Relationship	Designation	Distribution %
BREWER, KEVIN B	10/26/1954	Sibling	Principal	100.00
BREWER, KEVIN B	10/26/1954	Sibling	Principal	100.00
MATT BREWER, ESTATE OF	6/12/1956	Estate	Contingent	100.00
MATT BREWER, ESTATE OF	6/12/1956	Estate	Contingent	100.00

Note: Requests to change your beneficiary designation, you will need to submit a properly completed Beneficiary Form.

The next section shows your service credit through June 30 of the previous fiscal year.

Service Summary Information

Your service through June 2011 is below.

Plan	Service Credit Months
CERS Non-Hazardous	13
KERS Non-Hazardous	152
Total:	165

The Service Credit Available for purchase shows the types of service you have available for purchase. This is only service for which you have provided documentation to the Kentucky Retirement Systems. You will have access to the online purchase estimator to determine the cost of the service available for purchase.

Service Purchase Information

Currently you do not have any service credit available for purchase on file.
For more information on the types of service available for purchase, please review the Member Handbook.

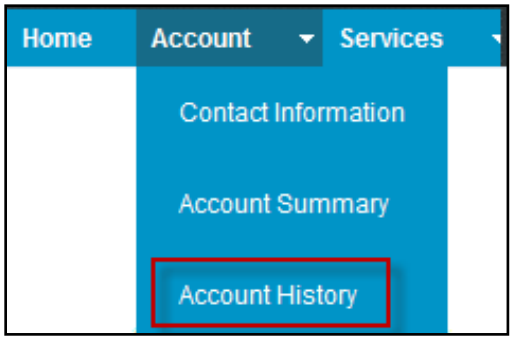
5. Account History Page

Account History Page Overview

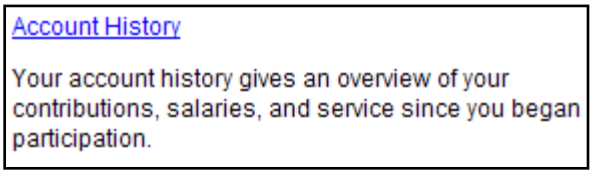
This page allows you to view details regarding the service and contributions you have with KRS. From this page, you can view a historical summary of your service, salary, and contributions by fiscal year.

How to Get to the Account History Page

You can access this page by clicking on the **Account History** link on the left hand side of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.

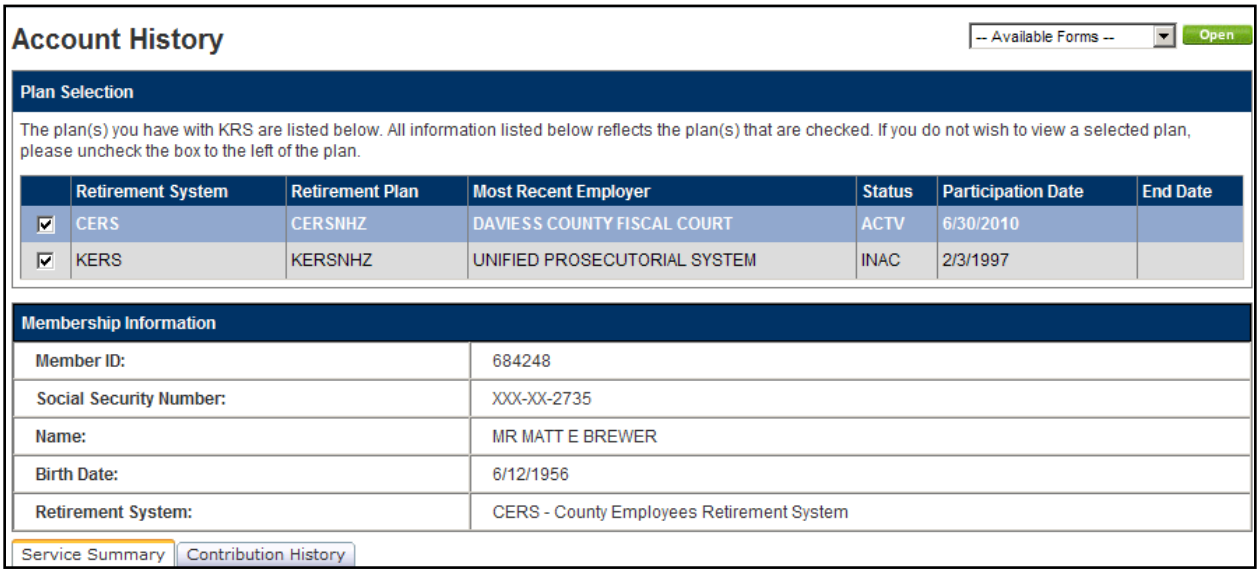


You can also go to the Welcome page and navigate to the **Account History** page by clicking on the appropriate link.



How to Use the Account History Page

From this page, you are able to view a historical summary of your service, salary, and contributions by fiscal year. The information is divided into two tabs: Service Summary and Contribution History.



Account History

-- Available Forms -- Open

Plan Selection

The plan(s) you have with KRS are listed below. All information listed below reflects the plan(s) that are checked. If you do not wish to view a selected plan, please uncheck the box to the left of the plan.

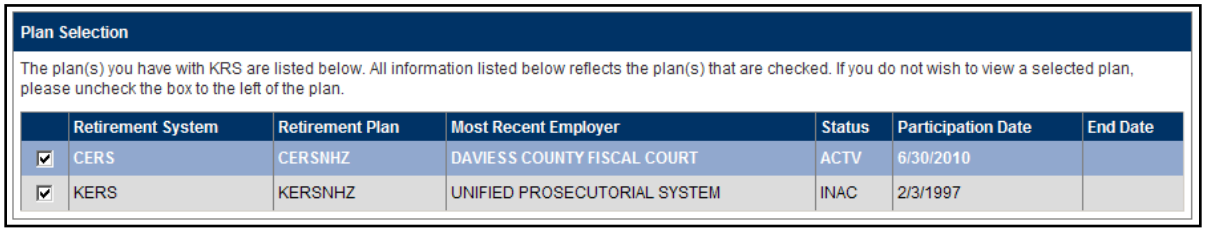
	Retirement System	Retirement Plan	Most Recent Employer	Status	Participation Date	End Date
☑	CERS	CERSNHZ	DAVIESS COUNTY FISCAL COURT	ACTV	6/30/2010	
☑	KERS	KERSNHZ	UNIFIED PROSECUTORIAL SYSTEM	INAC	2/3/1997	

Membership Information

Member ID:	684248
Social Security Number:	XXX-XX-2735
Name:	MR MATT E BREWER
Birth Date:	6/12/1956
Retirement System:	CERS - County Employees Retirement System

Service Summary | Contribution History

The first section on the page shows the Retirement Systems to which you have an active or inactive membership. You may elect to view information for each system separately or all together by clicking the ☑ next to the system information you would like to view.

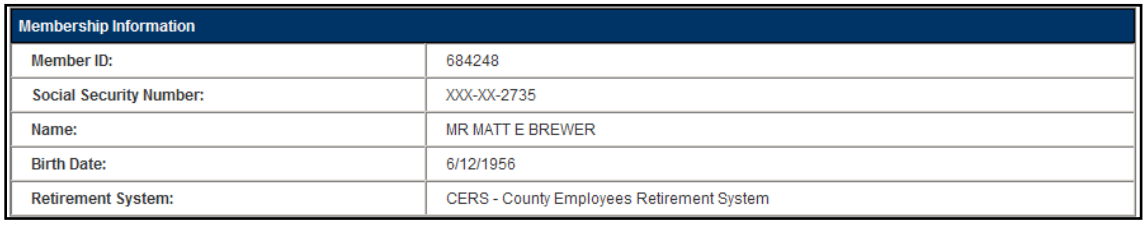


Plan Selection

The plan(s) you have with KRS are listed below. All information listed below reflects the plan(s) that are checked. If you do not wish to view a selected plan, please uncheck the box to the left of the plan.

	Retirement System	Retirement Plan	Most Recent Employer	Status	Participation Date	End Date
☑	CERS	CERSNHZ	DAVIESS COUNTY FISCAL COURT	ACTV	6/30/2010	
☑	KERS	KERSNHZ	UNIFIED PROSECUTORIAL SYSTEM	INAC	2/3/1997	

The second section provides a summary of the Membership Information including Member ID, SSN, Name, Birth Date and current Retirement System.

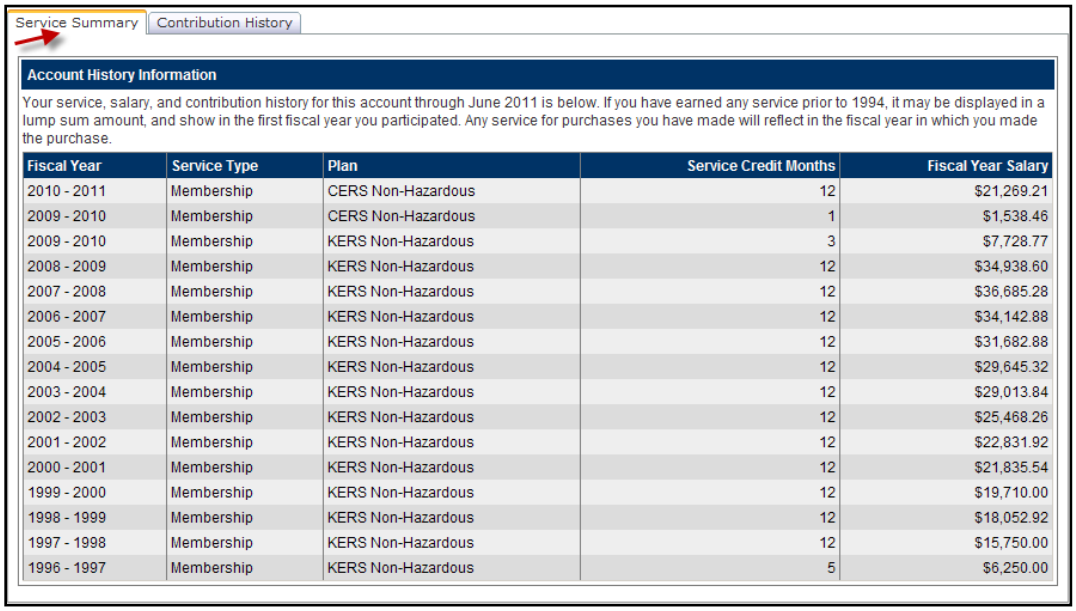


Membership Information

Member ID:	684248
Social Security Number:	XXX-XX-2735
Name:	MR MATT E BREWER
Birth Date:	6/12/1956
Retirement System:	CERS - County Employees Retirement System

The third section has the Service Summary and Contribution History tabs. You will need to select the tab for the information that you would like to view.

The Service Summary tab provides a fiscal year breakdown of the service credit and salary that has been reported to the Kentucky Retirement Systems by your employer. The information will display based upon the Retired System(s) you have selected at the top of the page.

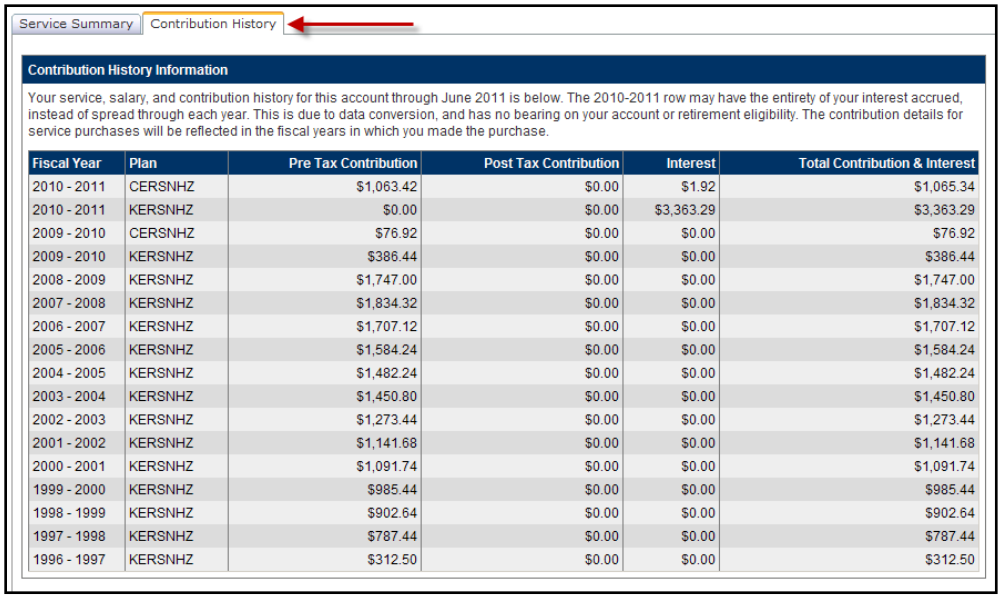

Service Summary | Contribution History

Account History Information

Your service, salary, and contribution history for this account through June 2011 is below. If you have earned any service prior to 1994, it may be displayed in a lump sum amount, and show in the first fiscal year you participated. Any service for purchases you have made will reflect in the fiscal year in which you made the purchase.

Fiscal Year	Service Type	Plan	Service Credit Months	Fiscal Year Salary
2010 - 2011	Membership	CERS Non-Hazardous	12	$21,269.21
2009 - 2010	Membership	CERS Non-Hazardous	1	$1,538.46
2009 - 2010	Membership	KERS Non-Hazardous	3	$7,728.77
2008 - 2009	Membership	KERS Non-Hazardous	12	$34,938.60
2007 - 2008	Membership	KERS Non-Hazardous	12	$36,685.28
2006 - 2007	Membership	KERS Non-Hazardous	12	$34,142.88
2005 - 2006	Membership	KERS Non-Hazardous	12	$31,682.88
2004 - 2005	Membership	KERS Non-Hazardous	12	$29,645.32
2003 - 2004	Membership	KERS Non-Hazardous	12	$29,013.84
2002 - 2003	Membership	KERS Non-Hazardous	12	$25,468.26
2001 - 2002	Membership	KERS Non-Hazardous	12	$22,831.92
2000 - 2001	Membership	KERS Non-Hazardous	12	$21,835.54
1999 - 2000	Membership	KERS Non-Hazardous	12	$19,710.00
1998 - 1999	Membership	KERS Non-Hazardous	12	$18,052.92
1997 - 1998	Membership	KERS Non-Hazardous	12	$15,750.00
1996 - 1997	Membership	KERS Non-Hazardous	5	$6,250.00

The Contribution History tab provides a fiscal year breakdown of the salary and contributions that has been reported to the Kentucky Retirement Systems by your employer. The information will display based upon the systems you have selected at the top of the page.


Service Summary | Contribution History

Contribution History Information

Your service, salary, and contribution history for this account through June 2011 is below. The 2010-2011 row may have the entirety of your interest accrued, instead of spread through each year. This is due to data conversion, and has no bearing on your account or retirement eligibility. The contribution details for service purchases will be reflected in the fiscal years in which you made the purchase.

Fiscal Year	Plan	Pre Tax Contribution	Post Tax Contribution	Interest	Total Contribution & Interest
2010 - 2011	CERSNHZ	$1,063.42	$0.00	$1.92	$1,065.34
2010 - 2011	KERSNHZ	$0.00	$0.00	$3,363.29	$3,363.29
2009 - 2010	CERSNHZ	$76.92	$0.00	$0.00	$76.92
2009 - 2010	KERSNHZ	$386.44	$0.00	$0.00	$386.44
2008 - 2009	KERSNHZ	$1,747.00	$0.00	$0.00	$1,747.00
2007 - 2008	KERSNHZ	$1,834.32	$0.00	$0.00	$1,834.32
2006 - 2007	KERSNHZ	$1,707.12	$0.00	$0.00	$1,707.12
2005 - 2006	KERSNHZ	$1,584.24	$0.00	$0.00	$1,584.24
2004 - 2005	KERSNHZ	$1,482.24	$0.00	$0.00	$1,482.24
2003 - 2004	KERSNHZ	$1,450.80	$0.00	$0.00	$1,450.80
2002 - 2003	KERSNHZ	$1,273.44	$0.00	$0.00	$1,273.44
2001 - 2002	KERSNHZ	$1,141.68	$0.00	$0.00	$1,141.68
2000 - 2001	KERSNHZ	$1,091.74	$0.00	$0.00	$1,091.74
1999 - 2000	KERSNHZ	$985.44	$0.00	$0.00	$985.44
1998 - 1999	KERSNHZ	$902.64	$0.00	$0.00	$902.64
1997 - 1998	KERSNHZ	$787.44	$0.00	$0.00	$787.44
1996 - 1997	KERSNHZ	$312.50	$0.00	$0.00	$312.50

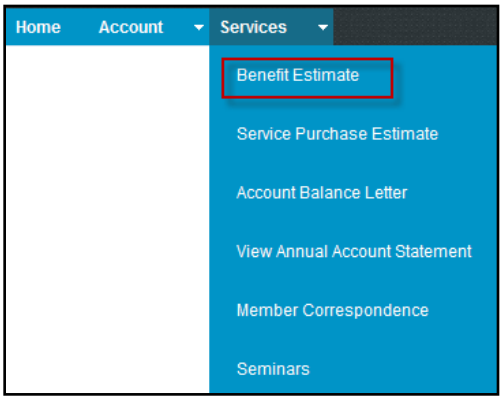
6. Benefit Estimate

Benefit Estimate Page Overview

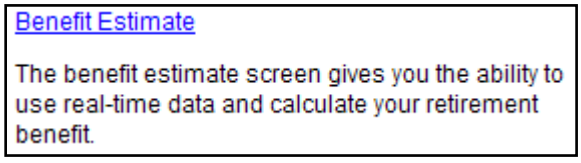
This page provides you with the ability to calculate your own benefit estimates. From this page, you will be able to estimate the benefits you will receive from KRS using actual data that has been reported to KRS by your employer. You will also have access to a public estimator in which you will be able to use your own data such as service and salary to calculate benefit estimates.

How to get to the Logged In Benefit Estimate Page

You can access this page by clicking on the **Benefit Estimate** link on the left hand side of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.



You can also navigate back to the **Welcome** page and click on the **Benefit Estimate** link.



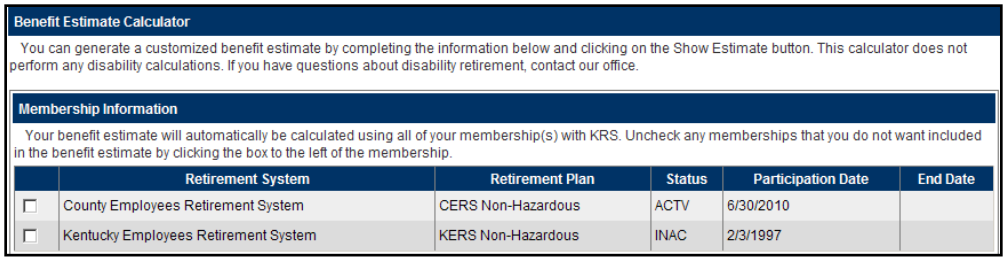
How to use the Logged In Benefit Estimate Page

From these pages, you are able to calculate your monthly retirement benefits using the actual data that has been reported to KRS. You are able to calculate benefits for your first eligible retirement date, first unreduced benefit, or a specific retirement date. You will have the option to use your current average salary, current salary or projected raises. You will also be able to calculate estimates assuming service purchases.

The membership information header is at the top of the page which provides the member's identifying information.

Membership Information	
Member ID:	684248
Social Security Number:	XXX-XX-2735
Name:	MR MATT E BREWER
Birth Date:	6/12/1956
Retirement System:	CERS - County Employees Retirement System

Step 1 - Select the system(s) from which you are wanting to calculate estimates. If you have multiple systems, you may prepare estimates for any or all of the systems.



Benefit Estimate Calculator

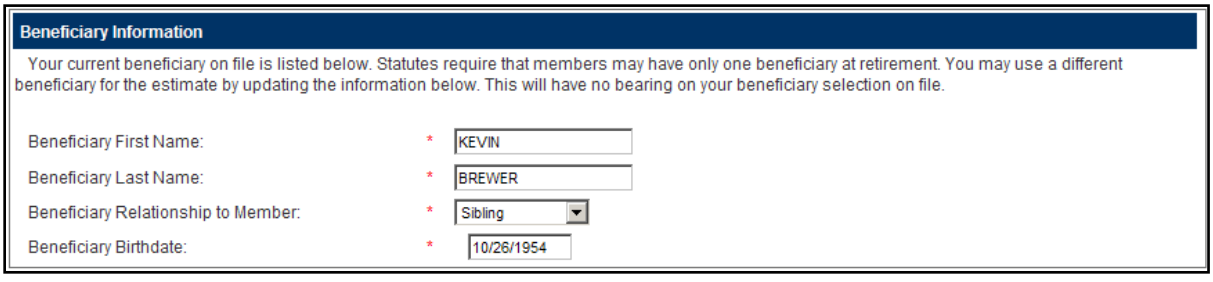
You can generate a customized benefit estimate by completing the information below and clicking on the Show Estimate button. This calculator does not perform any disability calculations. If you have questions about disability retirement, contact our office.

Membership Information

Your benefit estimate will automatically be calculated using all of your membership(s) with KRS. Uncheck any memberships that you do not want included in the benefit estimate by clicking the box to the left of the membership.

	Retirement System	Retirement Plan	Status	Participation Date	End Date
☐	County Employees Retirement System	CERS Non-Hazardous	ACTV	6/30/2010	
☐	Kentucky Employees Retirement System	KERS Non-Hazardous	INAC	2/3/1997	

Step 2 - Verify the beneficiary information listed. If the information is incorrect or if you would like to assume a different beneficiary, you may change any of the information in this section for the sole purpose of this estimate only.



Beneficiary Information

Your current beneficiary on file is listed below. Statutes require that members may have only one beneficiary at retirement. You may use a different beneficiary for the estimate by updating the information below. This will have no bearing on your beneficiary selection on file.

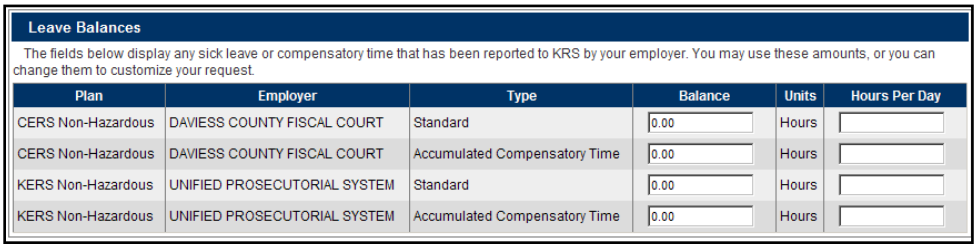
Beneficiary First Name: * KEVIN

Beneficiary Last Name: * BREWER

Beneficiary Relationship to Member: * Sibling

Beneficiary Birthdate: * 10/26/1954

Step 3 - Review the leave balances that KRS has on record. If you would like to assume a different amount for any of the leave balances posted, you may update the amounts.

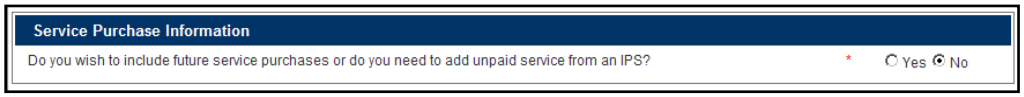


Leave Balances

The fields below display any sick leave or compensatory time that has been reported to KRS by your employer. You may use these amounts, or you can change them to customize your request.

Plan	Employer	Type	Balance	Units	Hours Per Day
CERS Non-Hazardous	DAVIESS COUNTY FISCAL COURT	Standard	0.00	Hours	
CERS Non-Hazardous	DAVIESS COUNTY FISCAL COURT	Accumulated Compensatory Time	0.00	Hours	
KERS Non-Hazardous	UNIFIED PROSECUTORIAL SYSTEM	Standard	0.00	Hours	
KERS Non-Hazardous	UNIFIED PROSECUTORIAL SYSTEM	Accumulated Compensatory Time	0.00	Hours	

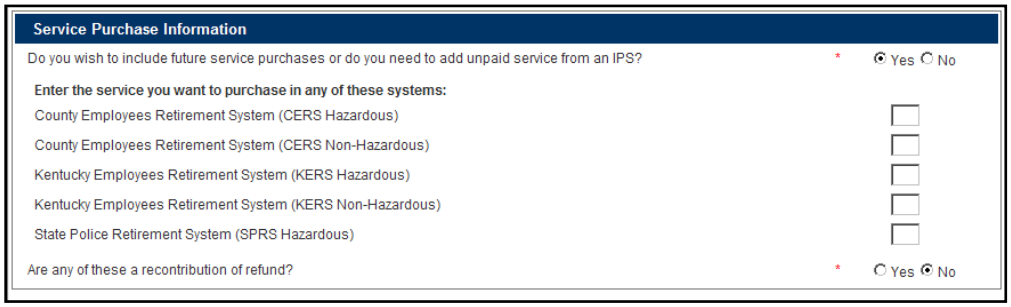
Step 4- Indicate whether you want to include service purchases or the unpaid service balance of an IPS in the estimate by selecting the appropriate radio button.



Service Purchase Information

Do you wish to include future service purchases or do you need to add unpaid service from an IPS? * ○ Yes ◉ No

If "Yes" is selected, complete the amount of months of service you wish to purchase. You will need to indicate if the purchase is for a refund and if so, include the start date for that period of service.



Service Purchase Information

Do you wish to include future service purchases or do you need to add unpaid service from an IPS? * ◉ Yes ○ No

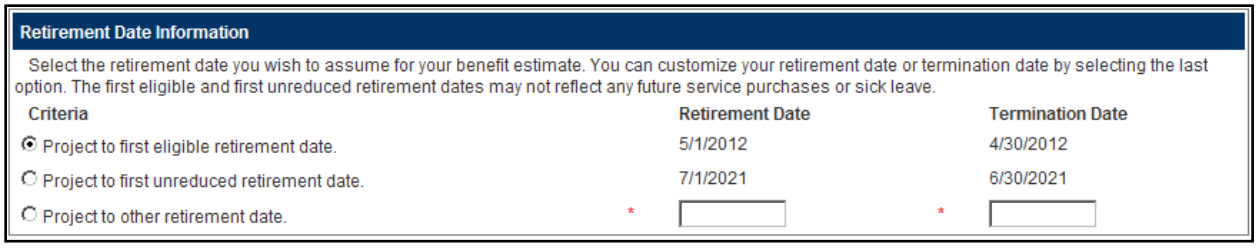
Enter the service you want to purchase in any of these systems:

- County Employees Retirement System (CERS Hazardous) ☐
- County Employees Retirement System (CERS Non-Hazardous) ☐
- Kentucky Employees Retirement System (KERS Hazardous) ☐
- Kentucky Employees Retirement System (KERS Non-Hazardous) ☐
- State Police Retirement System (SPRS Hazardous) ☐

Are any of these a recontribution of refund? * ○ Yes ◉ No

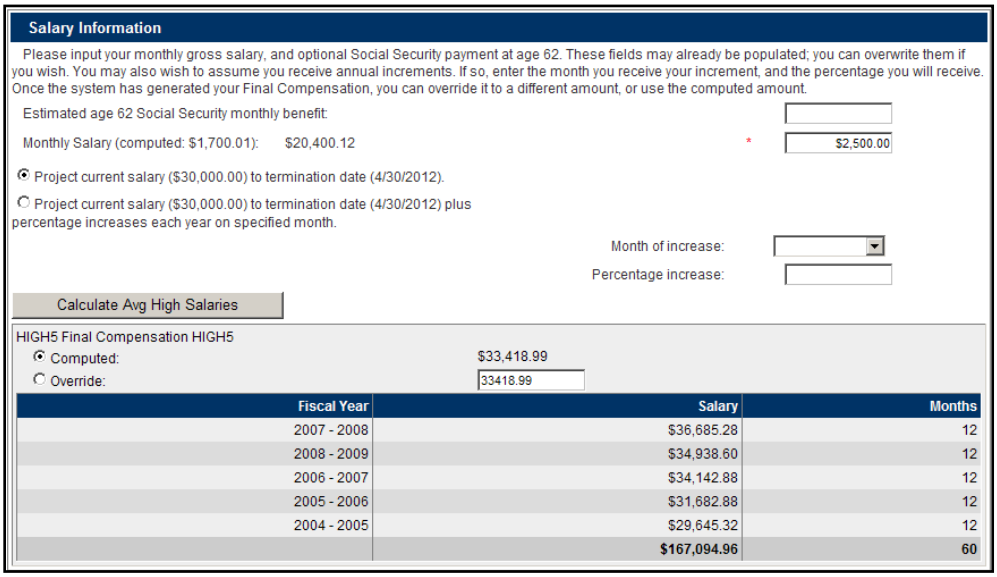
Step 5 - Once all of the required fields are completed, you will click Compute Dates to calculate your estimated retirement date or you can click Clear to start over. After you click Compute Dates, additional fields will be populated.

Step 6- Select the retirement criteria you would like to assume for your projected retirement date. The first eligible retirement date and first unreduced retirement date will automatically be populated for you or you may provide your own retirement date. If you are already eligible for retirement, the first eligible retirement date will not appear.



Note: If you provide your own retirement date, keep in mind that the retirement date must be the first of the month. You can use any termination date you wish as long as it is prior to your retirement date.

Step 7- Complete the Salary Information section by entering the amount of your estimated age 62 Social Security benefit, your current monthly salary (if you would like to assume a different amount than what is shown). Select the salary projection method you would like to use. If you select the option to assume an increase, indicate the month and amount of the increase.



Step 8- Click the Calculate Avg High Salaries button to update the Final Compensation. You can choose to use the Final Compensation calculated by the system or you can override that with the amount you wish to assume.

Step 9- Click Show Estimate to calculate the estimate or Clear to start over. The Calculation Results will appear.

The Calculation Results Page provides a breakdown of all of the information used to calculate your monthly retirement payment. If you will be retiring from more than one system or plan, the results will be separated by each system and or plan. The results page provides the amount of service at the time of retirement, the final compensation, the factors used to calculate your retirement benefits, any reductions (if necessary) and the formula used to calculate the Basic retirement benefit.

Calculation Results

Retirement Type:		EARLY for CERS, EARLY for KERS
Retirement Date:		5/1/2012
Earliest Participation Date:		2/3/1997
Member Date of Birth:		6/12/1956
Member Age at Retirement:		55 Years 10 Months
Total Months of Service:		175
Beneficiary Name:		KEVIN BREWER
Beneficiary Date of Birth:		10/26/1954
Beneficiary Age:		57 Years 6 Months
Total Annual Basic Benefit:		$4,814.21

CERSNHZ

Months of Service:		23
Total Months of Service:		23
Final Compensation:	(A)	$33,418.99
Benefit Factor:	(B)	0.02200
Total Years of Service:	(C)	1.916667
Maximum Annual Benefit:	(D) = (A)*(B)*(C)	$1,409.17
Maximum Monthly Benefit:	(E) = (D)/(12)	$117.43
Early Retirement Factor:	(F)	0.487500000
Basic Benefit:	(E)*(F)	$57.25
Annual 415b Limit:		$130,950.33

Fiscal Year	HIGH5 Salary	HIGH5 Months
2007-2008	$36,685.28	12
2008-2009	$34,938.60	12
2006-2007	$34,142.88	12
2005-2006	$31,682.88	12
2004-2005	$29,645.32	12
	$167,094.96	**60**

KERSNHZ

Months of Service:		152
Total Months of Service:		152
Final Compensation:	(A)	$33,418.99
Benefit Factor:	(B)	0.02000
Total Years of Service:	(C)	12.666667
Maximum Annual Benefit:	(D) = (A)*(B)*(C)	$8,466.14
Maximum Monthly Benefit:	(E) = (D)/(12)	$705.51
Early Retirement Factor:	(F)	0.487500000
Basic Benefit:	(E)*(F)	$343.94
Annual 415b Limit:		$130,950.33

Fiscal Year	HIGH5 Salary	HIGH5 Months
2007-2008	$36,685.28	12
2008-2009	$34,938.60	12
2006-2007	$34,142.88	12
2005-2006	$31,682.88	12
2004-2005	$29,645.32	12
	$167,094.96	**60**

The final section is the Benefit(s) estimate which provides all of the payment options from which you can choose and the amount of the monthly benefit for each option. The benefit shown is the total monthly benefit. If you will be receiving a benefit from multiple systems or plans, you can expand each section to view the breakdown of the payment by clicking the ⊞ at the beginning of the row.

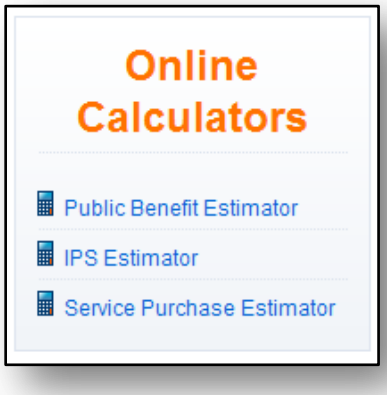
Option	Benefit(s)			
	Monthly	One-time	Survivor Monthly	Survivor One-time
Basic	$401.19	$0.00	$0.00	$0.00

Plan	Monthly Benefit	One-time Benefit	Survivor Benefit	Survivor One-time
CERSNHZ	$57.25	$0.00	$0.00	$0.00
KERSNHZ	$343.94	$0.00	$0.00	$0.00

Life with 10 Years Certain	$395.07	$0.00	$395.07 / $0	$0.00
Life with 15 Years Certain	$387.94	$0.00	$387.94 / $0	$0.00
Life with 20 Years Certain	$379.21	$0.00	$379.21 / $0	$0.00
Survivorship 100% / Life Annuity	$362.43	$0.00	$362.43	$0.00
Survivorship 66 2/3%	$374.49	$0.00	$249.67	$0.00
Survivorship 50%	$380.82	$0.00	$190.41	$0.00
Pop-Up	$358.75	$0.00	$358.75	$0.00

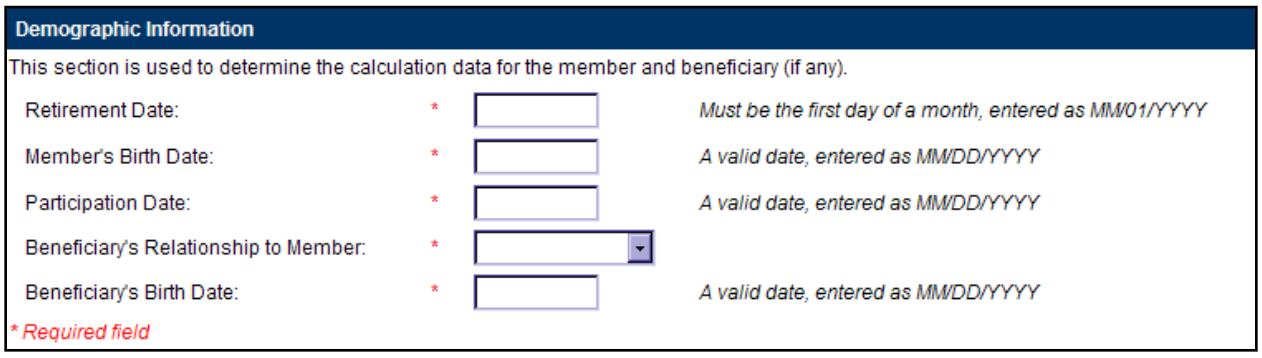
How to Use the Public Benefit Estimate Calculator

The **Public Benefit Estimator** link can be found on the right side of the **Login** page on the Self-Service website.

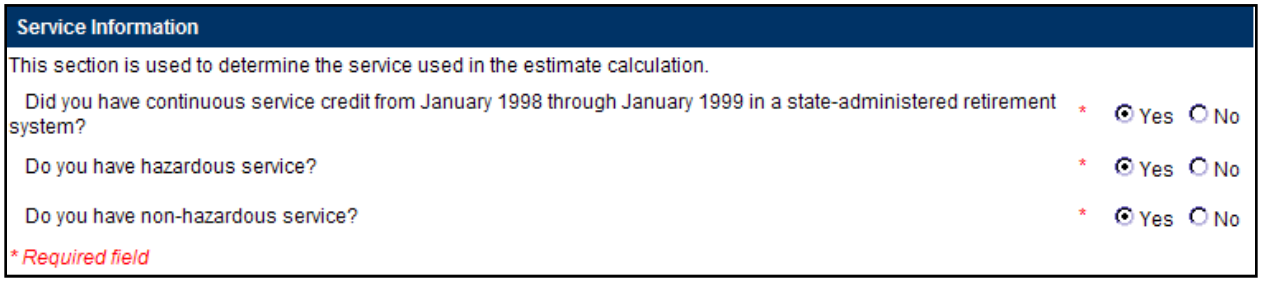


From this page, you are able to calculate your monthly retirement benefits using any salary or service you choose. The benefit estimate will be based on the information you provide in the four sections of the Public Benefit Estimate Calculator. You do not need to be a member with KRS to use this tool.

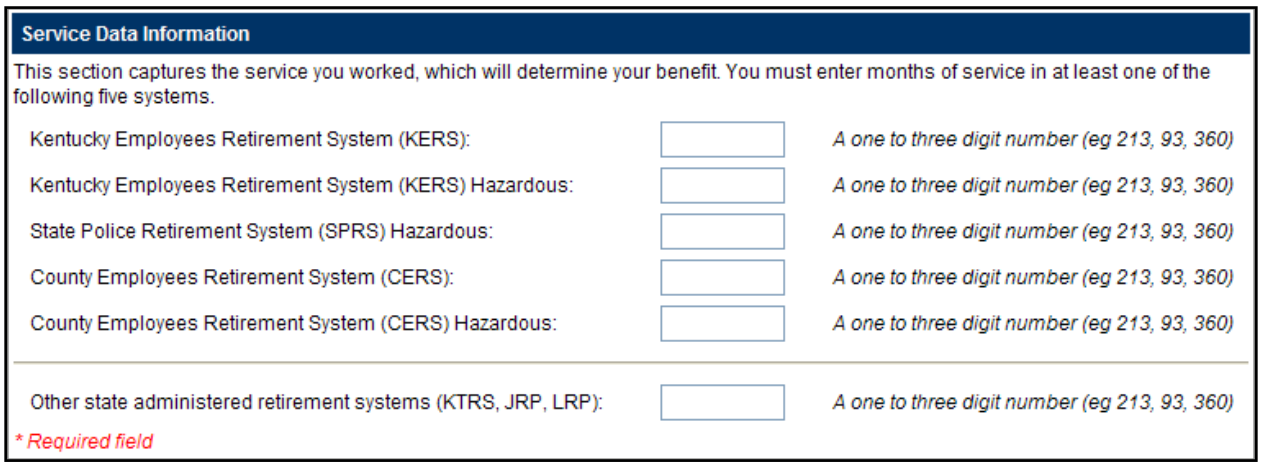
Step 1 - Complete the Demographic Information section by filling in your retirement date, your date of birth, your participation date, the beneficiary's relationship to you and the beneficiary's date of birth.



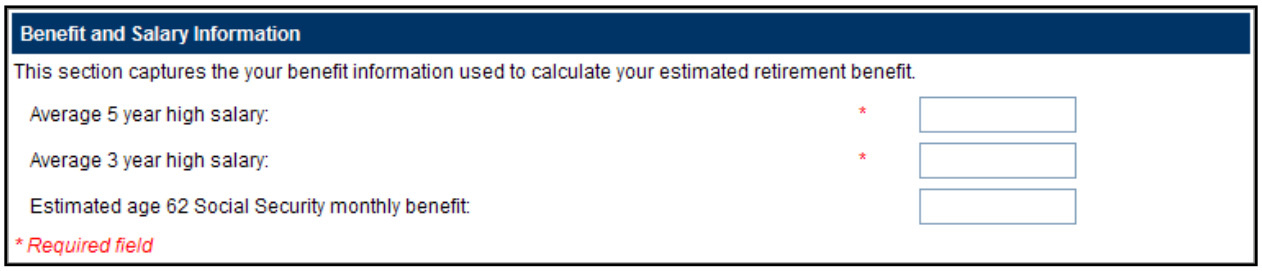
Step 2 — Complete the Service Information section by selecting the appropriate radio buttons for each question.

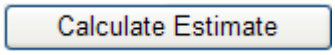


Step 3 — Complete the Service Data Information section by entering the months of service for each system that applies.



Step 4 — Complete the Benefit and Salary Information section by entering the Average salary you want to assume and the Estimated age 62 Social Security monthly benefit.



Step 5 — Click 

to calculate your monthly retirement benefit or

to start over.

After clicking Calculate Estimate you will see the Estimate Calculation Results information. The Estimate Calculation Results page provides a breakdown of all of the information used to calculate your monthly retirement payment. If you will be retiring from more than one system or plan, the results will be separated by each system and or plan. The results page provides the amount of service at the time of retirement, the final compensation, the factors used to calculate your retirement benefits, any reductions (if necessary) and the formula used to calculate the Basic retirement benefit.

Calculation Results

Retirement Type:		EARLY for CERS, EARLY for KERS
Retirement Date:		5/1/2032
Earliest Participation Date:		9/1/2000
Member Date of Birth:		3/7/1982
Member Age at Retirement:		50 Years 1 Month
Total Months of Service:		374
Beneficiary Name:		LEIGH DANIEL
Beneficiary Date of Birth:		11/26/1958
Beneficiary Age:		73 Years 5 Months
Total Annual Basic Benefit:		$28,210.69

CERSHZ

Months of Service:		334
Total Months of Service:		334
Final Compensation:	(A)	$37,172.29
Benefit Factor:	(B)	0.02500
Total Years of Service:	(C)	27.833333
Maximum Annual Benefit:	(D) = (A)*(B)*(C)	$25,865.72
Maximum Monthly Benefit:	(E) = (D)/(12)	$2,155.48
Early Retirement Factor:	(F)	1.000000000
Basic Benefit:	(E)*(F)	$2,155.48
Annual 415b Limit:		N/A

Fiscal Year	HIGH3 Salary	HIGH3 Months
2009-2010	$34,255.03	11
2008-2009	$37,639.92	12
2007-2008	$36,524.22	12
	$108,419.17	**35**

KERSNHZ

Months of Service:		40
Total Months of Service:		40
Final Compensation:	(A)	$35,710.18
Benefit Factor:	(B)	0.01970
Total Years of Service:	(C)	3.333333
Maximum Annual Benefit:	(D) = (A)*(B)*(C)	$2,344.97
Maximum Monthly Benefit:	(E) = (D)/(12)	$195.41
Early Retirement Factor:	(F)	1.000000000
Basic Benefit:	(E)*(F)	$195.41
Annual 415b Limit:		N/A

Fiscal Year	HIGH5 Salary	HIGH5 Months
2009-2010	$34,255.03	11
2008-2009	$37,639.92	12
2007-2008	$36,524.22	12
2006-2007	$35,398.47	12
2005-2006	$31,757.41	12
	$175,575.05	**59**

The final section is the Benefit(s) estimate which provides all of the payment options from which you can choose and the amount of the monthly benefit for each option. The benefit shown is the total monthly benefit. If you will be receiving a benefit from multiple systems or plans, you can expand each section to view the breakdown of the payment by clicking the ⊞ at the beginning of the row.

	Benefit(s)				
Option	Monthly	One-time	Survivor Monthly	Survivor One-time	Option Factor
⊞ Actuarial Refund	$0.00	$118,088.73	$0.00	$0.00	0.502315
⊟ Basic	$2,350.89	$0.00	$0.00	$0.00	1.000000

Plan	Monthly Benefit	One-time Benefit	Survivor Benefit	Survivor One-time	Option Factor
CERSHZ	$2,155.48	$0.00	$0.00	$0.00	1.000000
KERSNHZ	$195.41	$0.00	$0.00	$0.00	1.000000

⊞ Survivorship 100% / Life Annuity	$2,294.87	$0.00	$2,294.87	$0.00	Multiple
⊞ Life with 10 Years Certain	$2,330.16	$0.00	$2,330.16	$0.00	Multiple
⊞ 10 Years / 120 Months Certain	$3,512.56	$0.00	$3,512.56	$0.00	1.629594
⊞ Life with 15 Years Certain	$2,305.66	$0.00	$2,305.66	$0.00	Multiple
⊞ Life with 20 Years Certain	$2,273.04	$0.00	$2,273.04	$0.00	Multiple
⊞ Survivorship 50%	$2,322.54	$0.00	$1,161.28	$0.00	Multiple
⊞ Survivorship 66 2/3%	$2,313.24	$0.00	$1,542.23	$0.00	Multiple
⊞ Pop-Up	$2,271.67	$0.00	$2,271.67	$0.00	Multiple

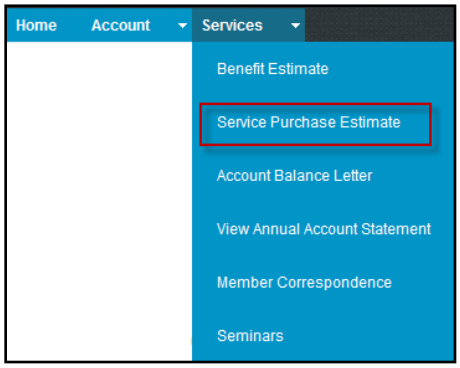
7. Service Purchase Estimate

Service Purchase Estimate Page Overview

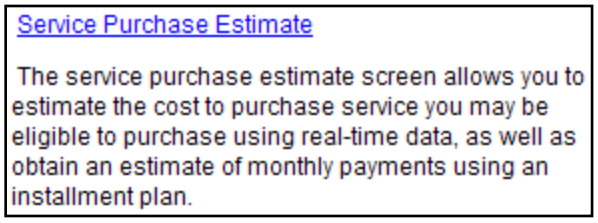
This page provides you with the ability to calculate the cost to purchase service credit. From this page, you will be able to calculate the cost using actual data from the system. You will also have access to a public estimator in which you will be able to use your own data to calculate a cost.

How to get to the Service Purchase Estimate Page

You can access this page by clicking on the **Service Purchase Estimate** link on the left hand side of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.



You can also navigate back to the **Welcome** page and click on the **Service Purchase Estimate** link.



How to use the Logged In Service Purchase Estimator

The membership information header is at the top of the page which provides the member's identifying information.

Membership Information	
Member ID:	684248
Social Security Number:	XXX-XX-2735
Name:	MR MATT E BREWER
Birth Date:	6/12/1956
Retirement System:	CERS - County Employees Retirement System

Step 1 — From the **Service Purchase Estimate** page, scroll down to the Service Purchase Calculator section-Calculation Information.

Enter the Cost calculation date either by using the calendar or keying the date.

Calculation Information

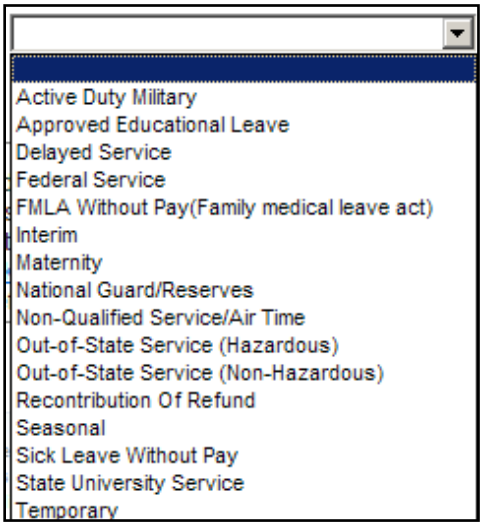
Please enter the requested information to estimate your purchase of service.

Cost calculation date:	*	
Member's birth date:		2/17/1952
Participation date:		7/31/2004
Your current service as of 6/30/2010 is:		112 Months
Service purchase type:	*	

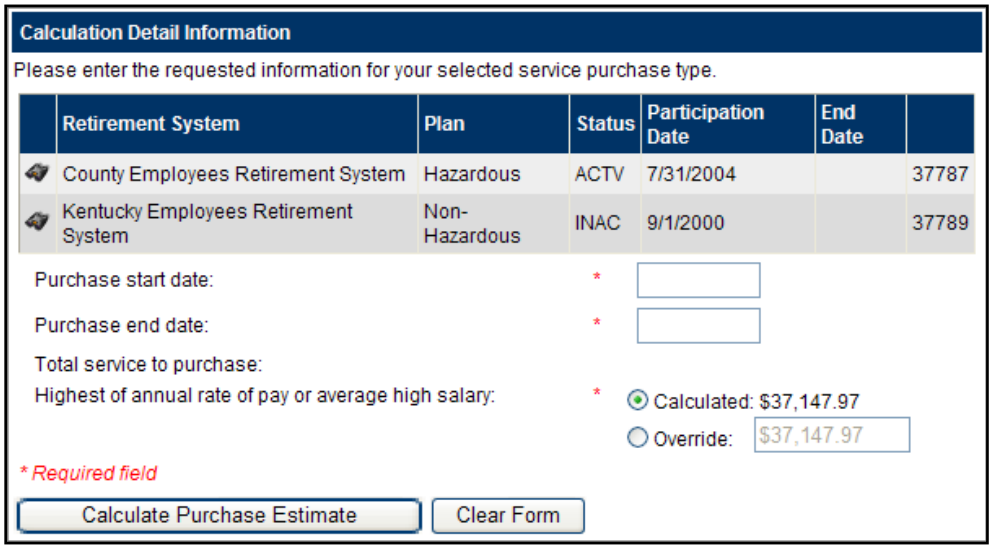
** Required field*

Note: The cost calculation date is always the last day of the month

Step 2 — Select the Service purchase type by clicking on one of the items listed in the dropdown box.



The screen will refresh with the **Calculation Detail Information** section.



Step 3 — Select the Retirement System in which you would like to make the purchase by clicking the at the beginning of the appropriate line.

	Retirement System	Plan	Status	Participation Date	End Date
	County Employees Retirement System	Hazardous	ACTV	7/31/2004	
	Kentucky Employees Retirement System	Non-Hazardous	INAC	8/31/2000	

Note: If you selected Recontribution of Refund, the screen will refresh with a list of the refund(s) you have available to purchase. Select the refund you wish to purchase and click Calculate Purchase Estimate.

	Retirement System	Plan	Service Credit	Amount of Refund	Refund Date
	KERS	Non-Hazardous	60	$19,659.26	7/8/1999
	KERS	Non-Hazardous	1	$91.67	8/23/1999

Step 4 — If you are purchasing qualified service, enter the start date and end date of the period of service you would like to purchase. The total service to purchase will calculate automatically.

Purchase start date:	*	8/1/1997
Purchase end date:	*	7/31/2000
Total service to purchase from: 8/1/1997 to 7/31/2000:		36 Months

Note: If you selected Non-Qualified Service, select the total number of months to purchase from the dropdown.

Total months of service to purchase:	*	12

Step 5 — Click Calculate Estimate to calculate your monthly retirement benefit or Clear to start over. You will be given a service purchase cost for each monthly amount that you are able to purchase.

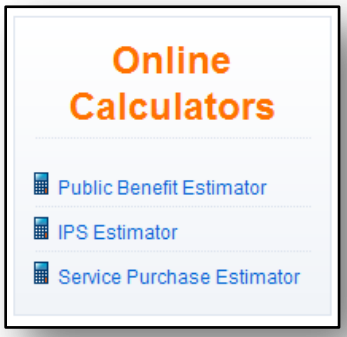
Purchase Type	Purchase Months	Age at Calculation Date	Factor (A)	*	Highest Salary (B)	*	Service to Purchase (C)	=	Purchase Amount
Active Duty Military	18	58 years and 7 months.	0.25553832		$37,426.61		1.50		$14,345.89
Active Duty Military	12	58 years and 7 months.	0.25553823		$37,426.61		1.00		$9,563.93

This calculation for an installment purchase of service is only an estimate based upon the service purchase lump sum cost amount, down payment amount, and length of contract information you supply. Actual IPS contracts created by the Kentucky Retirement System may differ depending upon the rules applicable to the service being purchased. The estimate in no way guarantees the actual cost of the installment purchase of service. In this regard, you should not make any final purchase decisions based upon the calculation derived from the IPS Calculator. Before making any final plans to purchase service through an installment consult with a Kentucky Retirement System benefits counselor. To obtain an estimate of installment purchase costs from the Kentucky Retirement Systems, call 696-8800, if in Franklin County, Kentucky, or 800-928-4646, if outside of Franklin County.

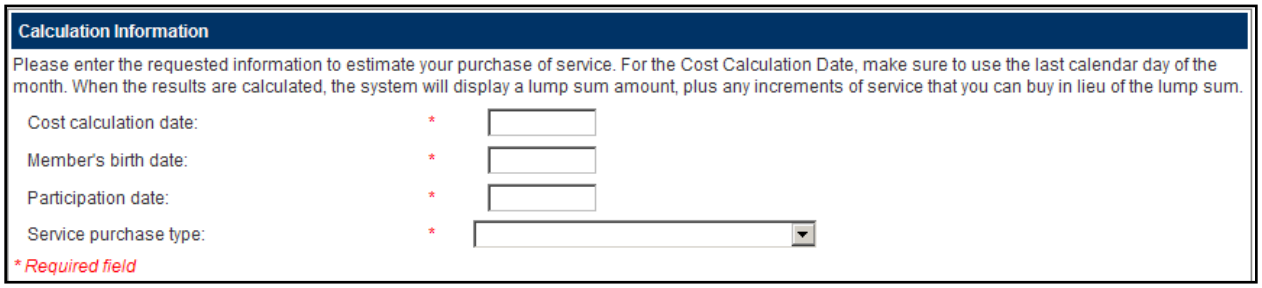
Note: To determine the cost to purchase the service on an installment basis, click on the cost in the Purchase Amount column.

How to Use the Public Service Purchase Estimator

The **Public Service Estimator** link can be found on the right side of the **Login** page on the Self-Service website.

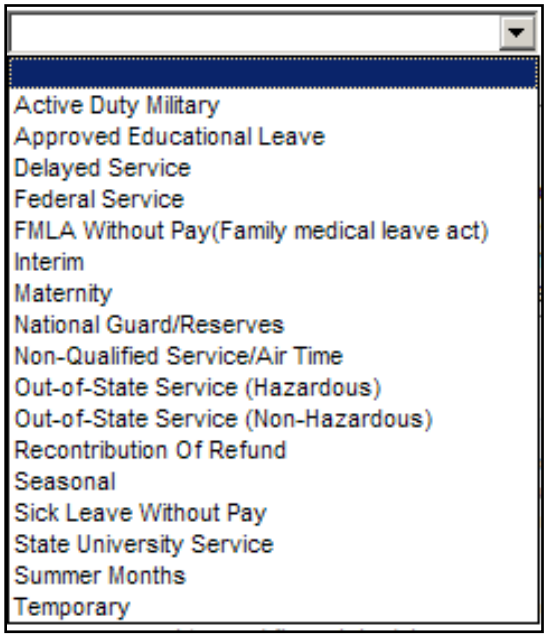


Step 1 — Enter the Cost Calculation Date, Member Birth Date and earliest participation date either by using the calendar or keying the date.

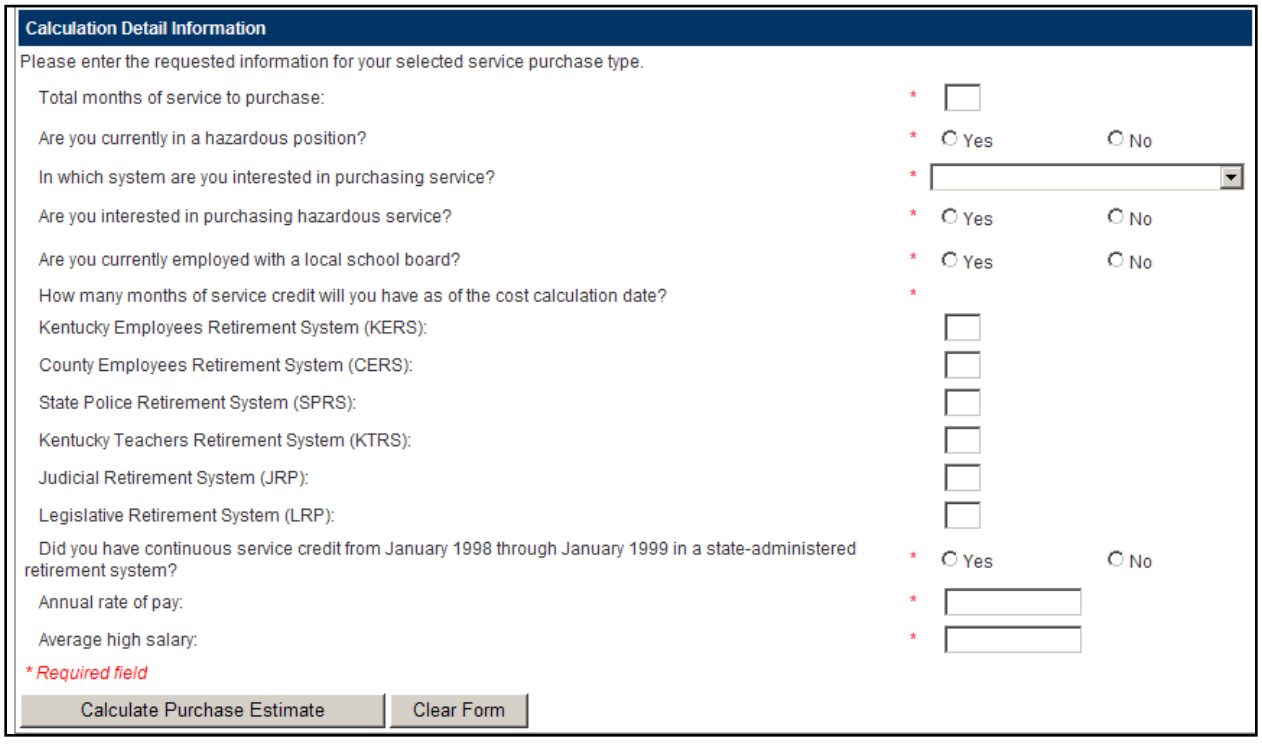


Note: The cost calculation date is always the last day of the month

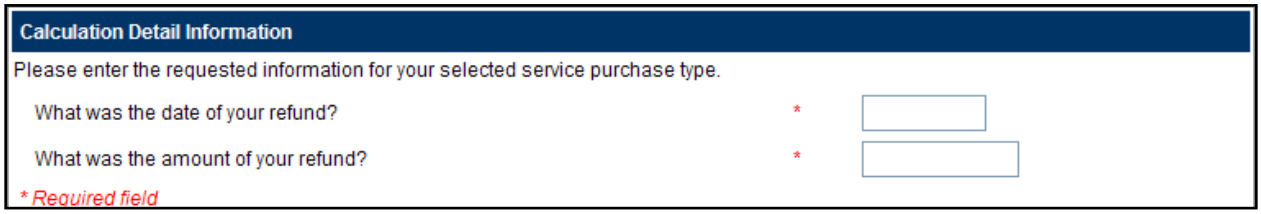
Step 2 — Select the Service purchase type by clicking on one of the items listed in the dropdown box.



The screen will refresh with the **Calculation Detail Information** section.



Note: If you selected Recontribution of Refund, the screen will refresh with the appropriate fields to be completed.



Step 5 — After completing all necessary fields in the **Calculation Detail Information** Section, click Calculate Estimate to calculate your monthly retirement benefit or Clear to start over. You will be given a service purchase cost for each monthly amount that you are able to purchase.

Purchase Type	Purchase Months	Age at Calculation Date	Factor (A)	*	Highest Salary (B)	*	Service to Purchase in Years (C)	=	Purchase Amount
Active Duty Military	18	43 years and 0 months.	0.20204177		$45,000.00		1.5		$13,637.82
Active Duty Military	12	43 years and 0 months.	0.22143533		$45,000.00		1.00		$9,964.59

Click on your cost to obtain an estimate of monthly payment deductions
This calculation for purchase of service is only an estimate based upon projected service and estimated rates of pay. The estimate in no way guarantees the actual cost of the of service. In this regard, you should not make any final purchase decisions based upon the calculation derived from the service purchase calculator. Before making any final plans to purchase service consult with a Kentucky Retirement System benefits counselor. To obtain an estimate of service purchase costs from the Kentucky Retirement Systems, you may call 696-8800, if in Franklin County, Kentucky, or 800-928-4646, if outside of Franklin County.

Note: To determine the cost to purchase the service on an installment basis, click on the hyperlinked cost in the Purchase Amount column.

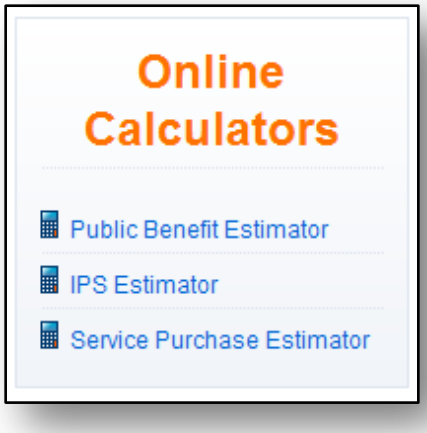
8. Public IPS Estimator

Public IPS Estimator Page Overview

This page provides you with the ability to calculate the monthly payment for a service purchase. From this page you, will be able to enter the cost for the service purchase and any down payment amounts to determine your monthly payment.

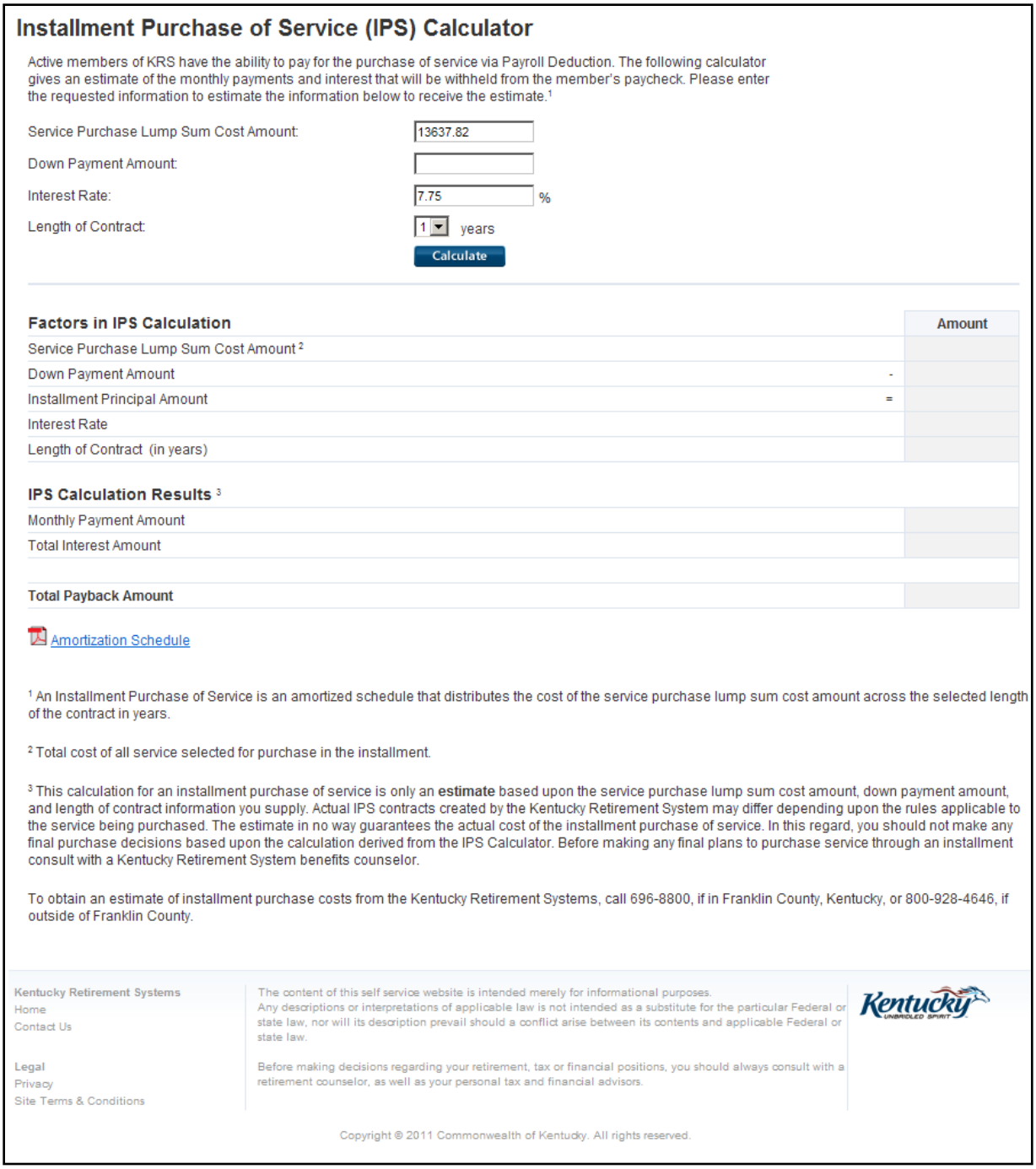
How to get to the Public IPS Estimator Page

The **Public IPS Estimator** link can be found on the right side of the **Login** page on the Self-Service website.



How to use the Public IPS Estimator Page

From this page, you will be able to calculate your monthly payments to purchase service through an installment contract using the Installment Purchase of Service (IPS) calculator.



Installment Purchase of Service (IPS) Calculator

Active members of KRS have the ability to pay for the purchase of service via Payroll Deduction. The following calculator gives an estimate of the monthly payments and interest that will be withheld from the member's paycheck. Please enter the requested information to estimate the information below to receive the estimate.[1]

Service Purchase Lump Sum Cost Amount: 13637.82

Down Payment Amount:

Interest Rate: 7.75 %

Length of Contract: 1 years

Calculate

Factors in IPS Calculation		Amount
Service Purchase Lump Sum Cost Amount [2]		
Down Payment Amount	-	
Installment Principal Amount	=	
Interest Rate		
Length of Contract (in years)		

IPS Calculation Results [3]	
Monthly Payment Amount	
Total Interest Amount	
Total Payback Amount	

Amortization Schedule

[1] An Installment Purchase of Service is an amortized schedule that distributes the cost of the service purchase lump sum cost amount across the selected length of the contract in years.

[2] Total cost of all service selected for purchase in the installment.

[3] This calculation for an installment purchase of service is only an **estimate** based upon the service purchase lump sum cost amount, down payment amount, and length of contract information you supply. Actual IPS contracts created by the Kentucky Retirement System may differ depending upon the rules applicable to the service being purchased. The estimate in no way guarantees the actual cost of the installment purchase of service. In this regard, you should not make any final purchase decisions based upon the calculation derived from the IPS Calculator. Before making any final plans to purchase service through an installment consult with a Kentucky Retirement System benefits counselor.

To obtain an estimate of installment purchase costs from the Kentucky Retirement Systems, call 696-8800, if in Franklin County, Kentucky, or 800-928-4646, if outside of Franklin County.

Kentucky Retirement Systems
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Before making decisions regarding your retirement, tax or financial positions, you should always consult with a retirement counselor, as well as your personal tax and financial advisors.

Kentucky UNBRIDLED SPIRIT

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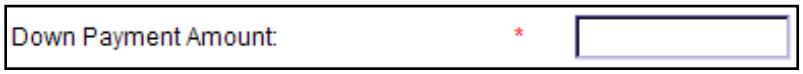
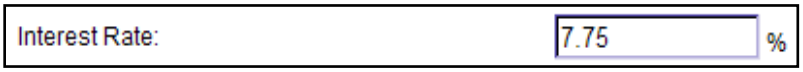
Step 1 — Enter the Service Purchase Lump Sum Cost Amount

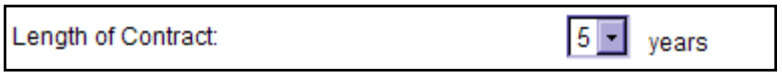
Step 2 — Complete Down Payment Amount field with the anticipated down payment or zero (0) for no down payment.



Step 3 — The Interest Rate field will auto-populate with the current interest rate, you may change the interest rate.



Step 4 — Select the Length of Contract for which you would like to see estimate payments.



Note: The total purchase cost must be at least $1000 to qualify for an IPS.

Step 5 — Click the

button to calculate your monthly payments.

Understanding the Results

Once you click Calculate, the Factors in IPS Calculation and IPS Calculation Results will be populated.

Factors in IPS Calculation		Amount
Service Purchase Lump Sum Cost Amount [2]		$10,000.00
Down Payment Amount	-	$2,000.00
Installment Principal Amount	=	$8,000.00
Interest Rate		7.75
Length of Contract (in years)		5
IPS Calculation Results [3]		
Monthly Payment Amount		$161.26
Total Interest Amount		$1,675.27
Total Payback Amount		**$9,675.27**

The first section, **Factors in IPS Calculation**, is a summary of the information entered through Steps 1-4. It also includes the Installment Principal Amount which is the amount of the service purchase being paid through the installment contract.

The second section, **IPS Calculation Results** shows the Monthly Payment Amount, Total Interest Paid and Total Payback Amount. The Total Payment Amount is determined by adding the Installment Principal Amount and the Total Interest Amount together.

You will also be able to view an estimated Amortization Schedule based on the Total Payback Amount. To view the Amortization Schedule, click the Amortization Schedule link. The Amortization Schedule will automatically open Adobe and display the document in PDF format.

Kentucky Retirement Systems 6/17/2010 4:15:50 PM

Installment Purchase of Service Calculation

Factors in IPS Calculation		Amount
Service Purchase Lump Sum Cost Amount		$10,000.00
Down Payment Amount	-	$2,000.00
Installment Principal Amount	=	$8,000.00
Interest Rate		7.75
Length of Contract (in years)		5

IPS Calculation Results	
Monthly Payment Amount	$161.26
Total Interest Amount	$1,675.27
Total Payback Amount	$9,675.27

Amortization Schedule

#	Payment Date	Interest Amount	Principal Amount	Unpaid Principal Amount
1	07/01/2010	$51.67	$109.59	$7,890.41
2	08/01/2010	$50.96	$110.30	$7,780.11
3	09/01/2010	$50.25	$111.01	$7,669.10
4	10/01/2010	$49.53	$111.73	$7,557.37
5	11/01/2010	$48.81	$112.45	$7,444.92
6	12/01/2010	$48.08	$113.18	$7,331.74
7	01/01/2011	$47.35	$113.91	$7,217.83
8	02/01/2011	$46.62	$114.64	$7,103.19
9	03/01/2011	$45.87	$115.39	$6,987.80
10	04/01/2011	$45.13	$116.13	$6,871.67
11	05/01/2011	$44.38	$116.88	$6,754.79
12	06/01/2011	$43.62	$117.64	$6,637.15
13	07/01/2011	$42.86	$118.40	$6,518.75
14	08/01/2011	$42.10	$119.16	$6,399.59
15	09/01/2011	$41.33	$119.93	$6,279.66

START - IPS Amortization Schedule Version # 1 Page 1 of 3

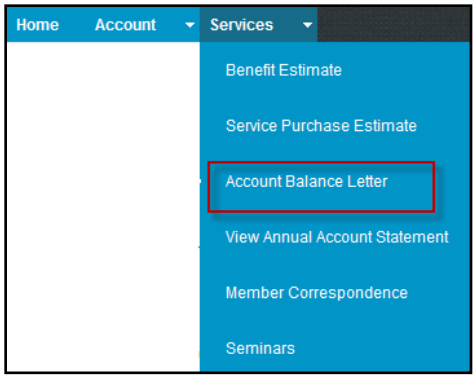
9. Account Balance Letter

Account Balance Letter Page Overview

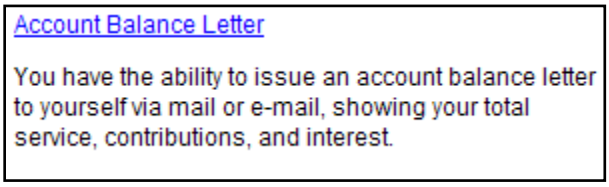
It is common for a third party (a bank, for example) to require proof of the amount you have invested in your retirement plan. This Account Balance Letter screen allows you to request this letter from KRS and have it mailed or emailed to yourself or directly to the third party.

How to get to the Account Balance Letter Page

You can access this page by clicking on the **Account Balance Letter** link in the top left corner of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.

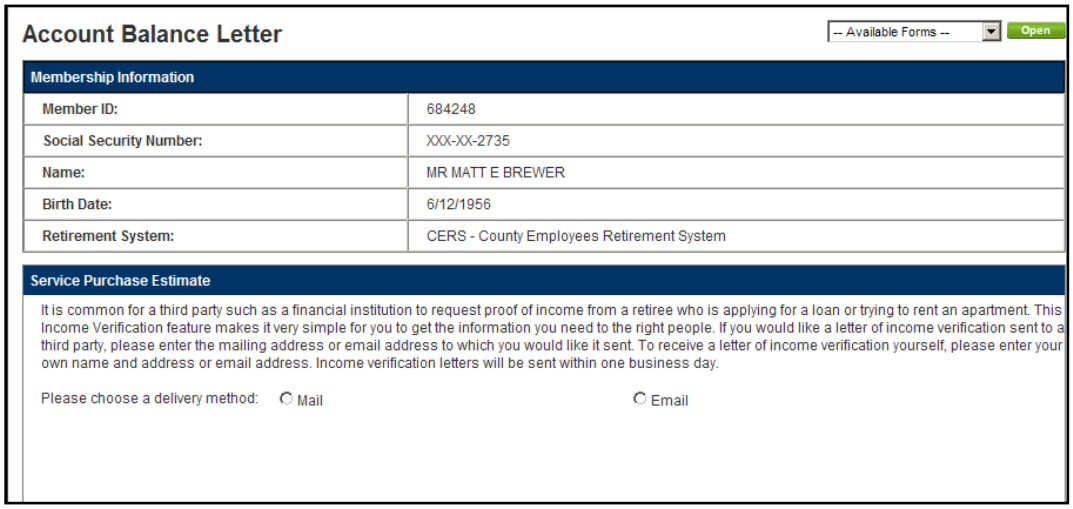


You can also navigate back to the **Welcome** page and click on the **Account Balance Letter** link.



How to use the Account Balance Letter Page

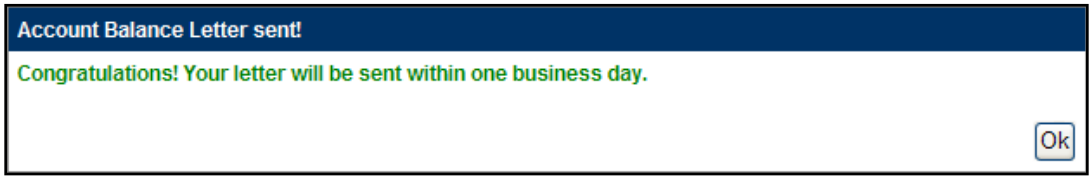
Step 1 — If you would like a letter providing your account balance, select the delivery method (Mail or Email) of how you would like the letter to be sent.



Step 2 — Enter the mailing address or email address to where you would like the letter to be sent.

Step 3 — To send the letter, enter your KRS PIN and click the Send Letter button.

Step 4 — After you have clicked Send Letter, you will receive a confirmation screen stating the letter will be sent. Account balance letters will be sent within one business day.



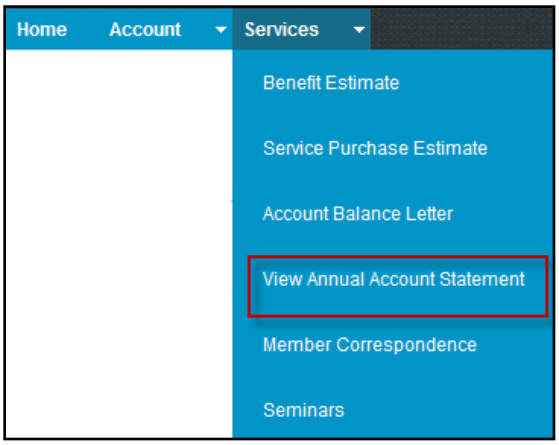
10. Annual Account Statement

Annual Account Statement Page Overview

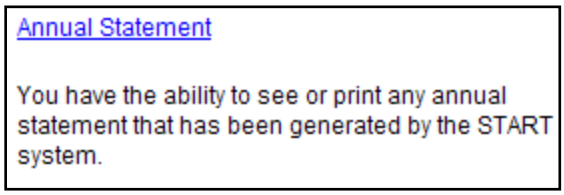
This page allows you to view or print any annual statement that has been generated in the START system. The annual statement provides you with a snapshot of your retirement account as of the end of the previous fiscal year.

How to get to the Annual Account Statement Page

You can access this page by clicking on the **View Annual Account Statement** link on the left hand side of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.



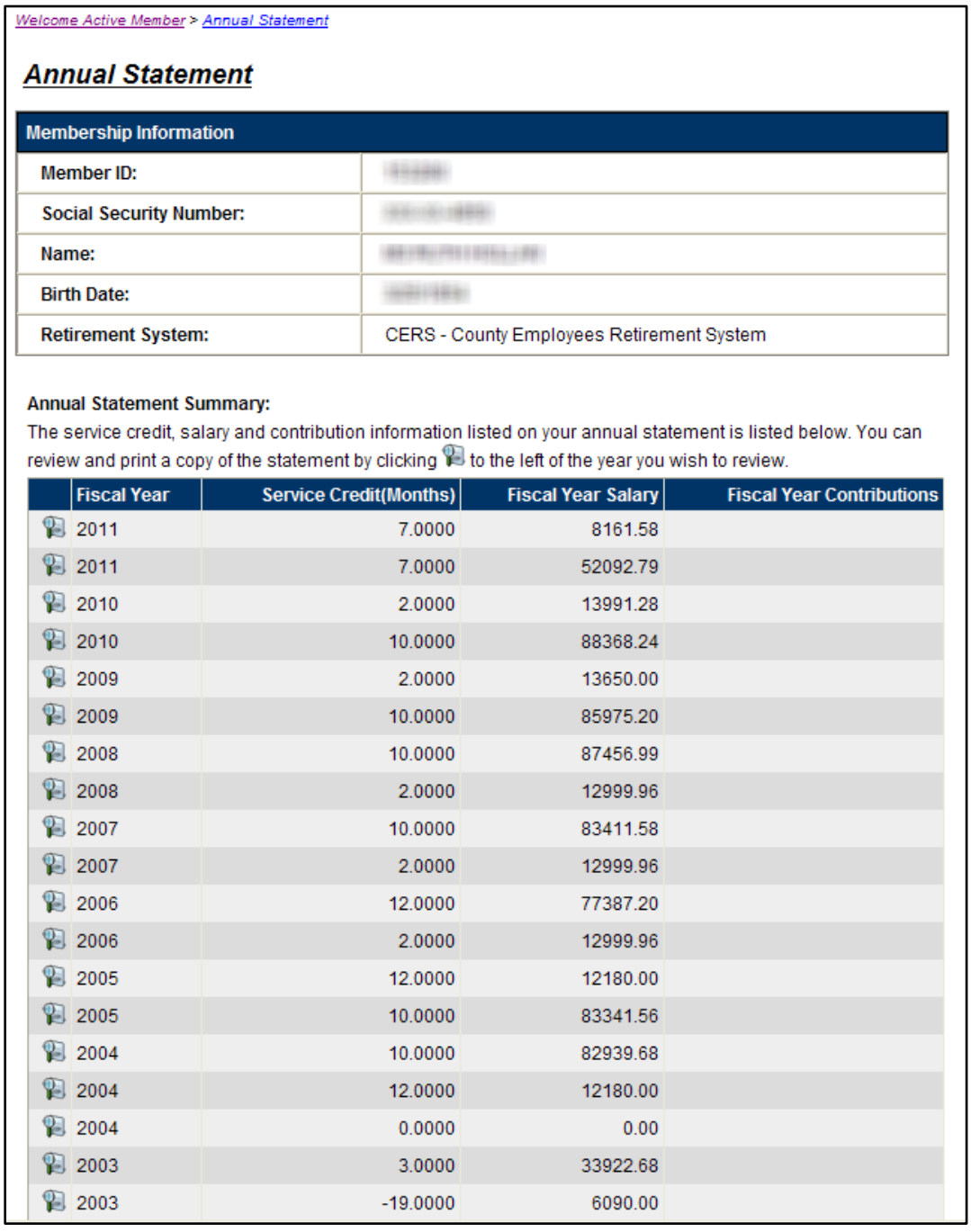
You can also navigate back to the **Welcome** page and click on the **Annual Statement** link.



How to use the Annual Account Statement Page

From this page you will be able to view and print a copy of any annual statement that has been generated in the START System. The first START-generated annual statement will be for the

2011-2012 year. To view an annual statement, click on the button next to the year you would like to see.



Welcome Active Member > Annual Statement

Annual Statement

Membership Information	
Member ID:	[redacted]
Social Security Number:	[redacted]
Name:	[redacted]
Birth Date:	[redacted]
Retirement System:	CERS - County Employees Retirement System

Annual Statement Summary:

The service credit, salary and contribution information listed on your annual statement is listed below. You can review and print a copy of the statement by clicking to the left of the year you wish to review.

	Fiscal Year	Service Credit(Months)	Fiscal Year Salary	Fiscal Year Contributions
	2011	7.0000	8161.58	
	2011	7.0000	52092.79	
	2010	2.0000	13991.28	
	2010	10.0000	88368.24	
	2009	2.0000	13650.00	
	2009	10.0000	85975.20	
	2008	10.0000	87456.99	
	2008	2.0000	12999.96	
	2007	10.0000	83411.58	
	2007	2.0000	12999.96	
	2006	12.0000	77387.20	
	2006	2.0000	12999.96	
	2005	12.0000	12180.00	
	2005	10.0000	83341.56	
	2004	10.0000	82939.68	
	2004	12.0000	12180.00	
	2004	0.0000	0.00	
	2003	3.0000	33922.68	
	2003	-19.0000	6090.00	

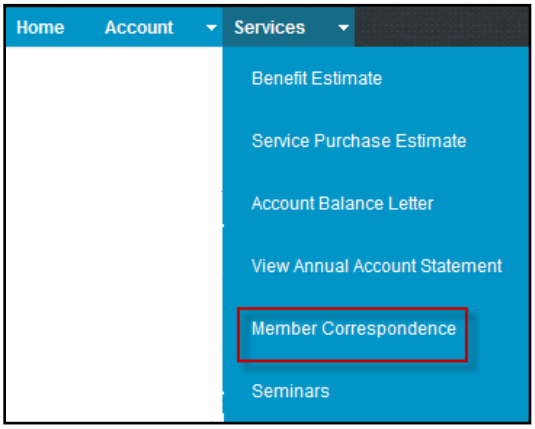
11. Member Correspondence

Member Correspondence Page Overview

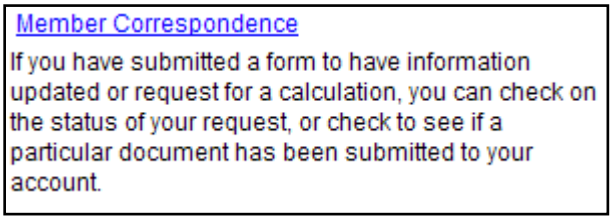
This page allows you to view a list of items that are currently being worked on by KRS along with recent documents that KRS has on file for you. If you have submitted a form to have information updated or have made a request for a calculation, you can check to see if the form has been received or check on the status of your request.

How to get to the Member Correspondence Page

You can access this page by clicking on the **Member Correspondence** link on the left hand side of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.

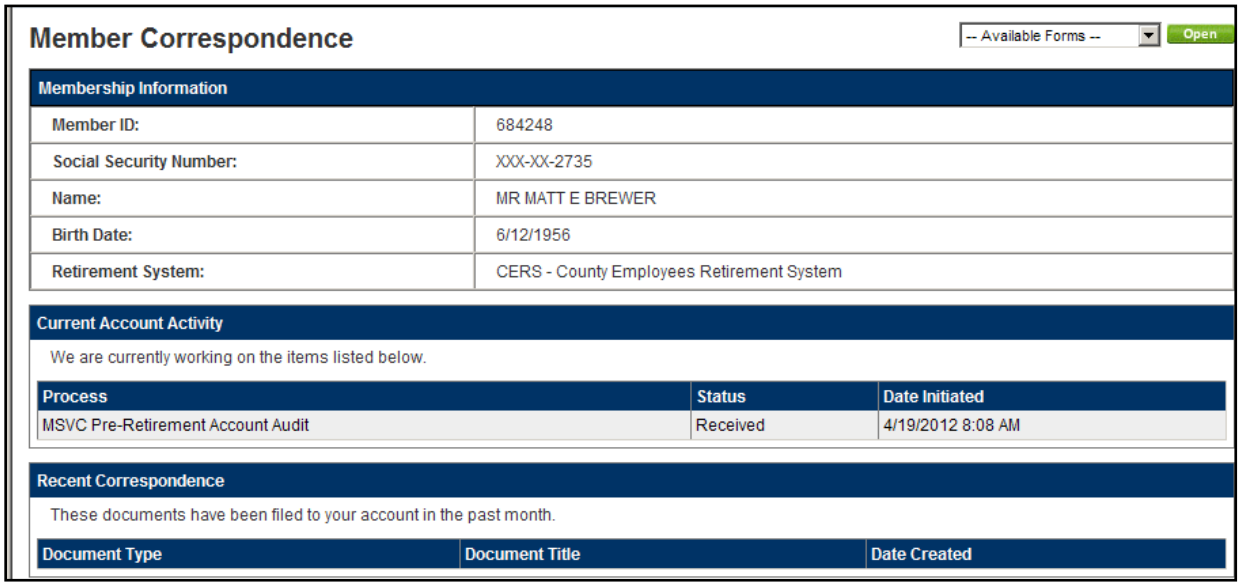


You can also navigate back to the **Welcome** page and click on the **Member Correspondence** link.



How to Use the Member Correspondence Page

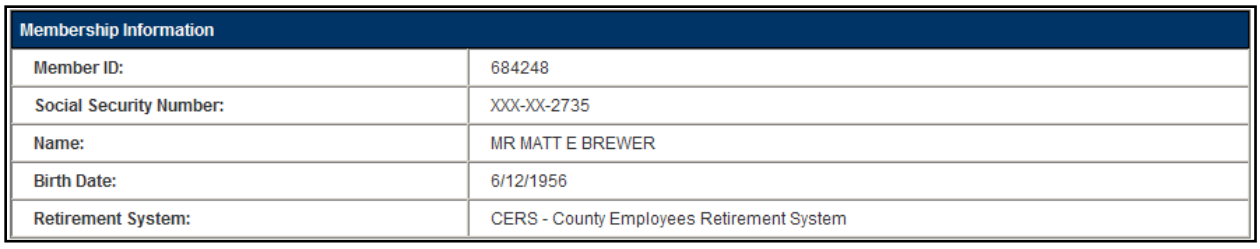
From this page, you are able to view a list of items that are currently being worked on by KRS along with along with any documents that KRS has on file for you.



Note: You will only be able to view correspondence that has been received within the last 30 days.

Information Available on the Member Correspondence Page

The first section shows the basic information regarding your membership. Here you will be able to see your member ID, the most recent Retirement System in which you have participated, your name and birthday.



This section shows a list of items that are currently being worked by KRS.

Current Account Activity

We are currently working on the items listed below.

Process	Status	Date Initiated
MSVC Pre-Retirement Account Audit	Received	4/19/2012 8:08 AM

In the next section, any documents that KRS has received within the last 30 days will be displayed.

Recent Correspondence

These documents have been filed to your account in the past month.

Document Type	Document Title	Date Created
Incoming and Outgoing Correspondence	2800 - Incoming and Outgoing Correspondence	9/8/2010 1:13 PM
Incoming and Outgoing Correspondence	2800 - Incoming and Outgoing Correspondence	8/26/2010 7:11 PM
Application for Refund	4525 - Application for Refund	8/23/2010 8:49 AM
Incoming and Outgoing Correspondence	2800 - Incoming and Outgoing Correspondence	8/19/2010 2:31 PM
Incoming and Outgoing Correspondence	2800 - Incoming and Outgoing Correspondence	8/19/2010 2:31 PM
Benefit Estimate Request	SBP114 - Benefit Estimate Request	8/19/2010 11:40 AM
Incoming and Outgoing Correspondence	2800 - Incoming and Outgoing Correspondence	8/18/2010 8:42 PM
Incoming and Outgoing Correspondence	2800 - Incoming and Outgoing Correspondence	8/18/2010 8:42 PM

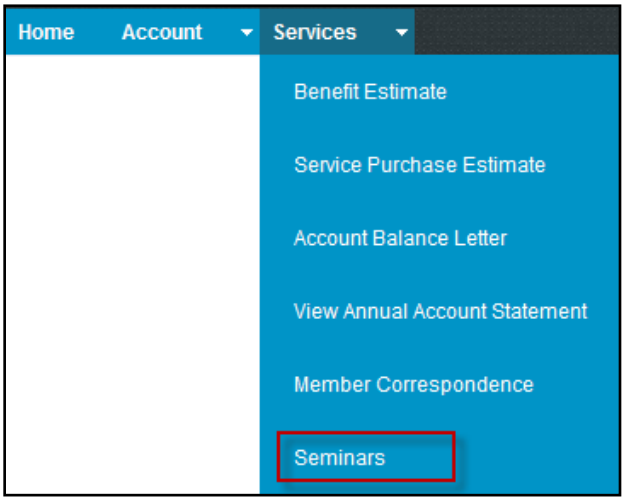
12. Register for a Retirement Planning Seminar Page

Register for a Retirement Planning Seminar Page Overview

This page allows you to register for an upcoming retirement planning seminar.

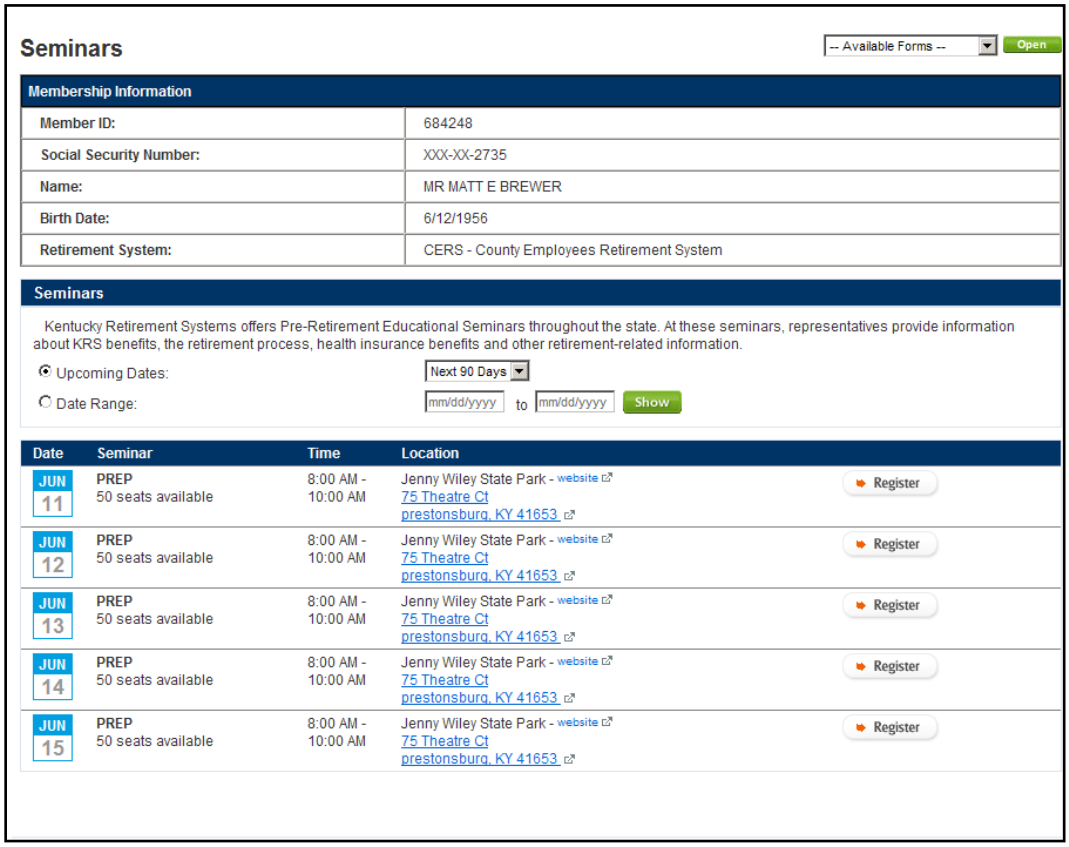
How to get to the Register for a Retirement Planning Seminar Page

You can navigate to the **Seminars** page by clicking on the appropriate link on the left hand side of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.



How to use the Register for a Retirement Planning Seminar Page

From this page, you are able to register for a Retirement Planning Seminar anywhere in the state.



Registering for a Retirement Planning Seminar

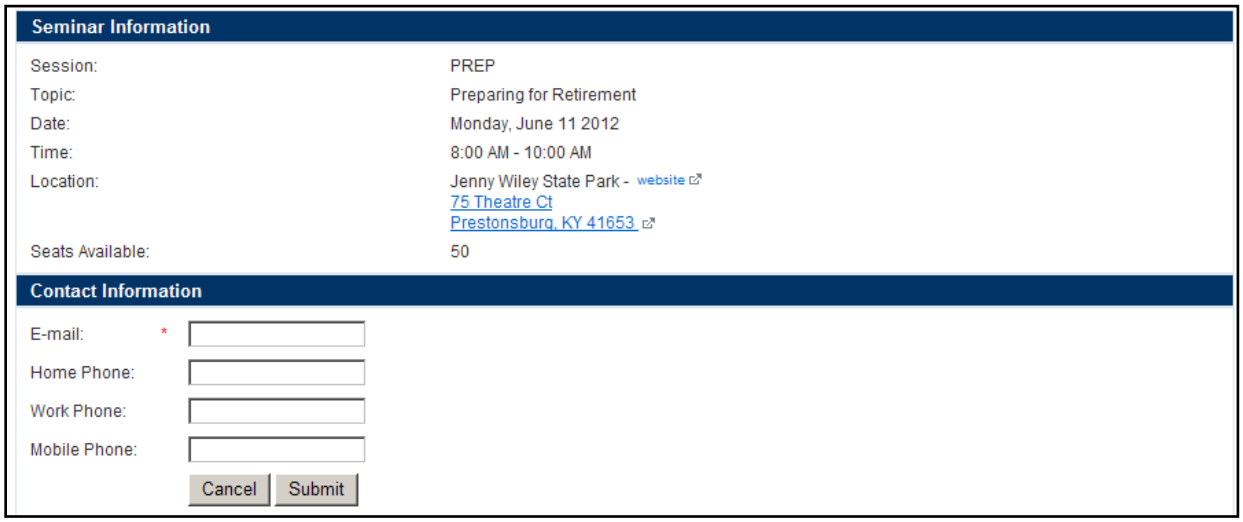
Step 1 — Search for an upcoming seminar by either a specified period of time or a specific date range. A list of all Seminars within the time period selected will be listed.

Note: If no additional seats are available, * SEMINAR FULL will appear in place of the number of seats available and the Register button will not be available.

Note: Clicking on the website link will navigate you to the website of the facility holding the seminar.

Note: Clicking on the address will navigate you to a map of the location of the seminar.

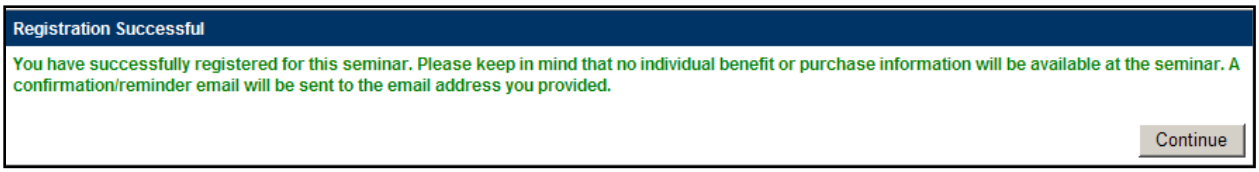
Step 2 — Select the conference you wish to attend by clicking the Register button. You will be taken to the registration page.



The registration page will include the seminar information.

Step 3 — Complete the contact information: E-mail address, Home Phone, Work Phone, Mobile Phone.

Step 4 — Click Submit to finalize your registration. You will get a message that the registration was successful. If you want to stop the registration process, click Cancel.

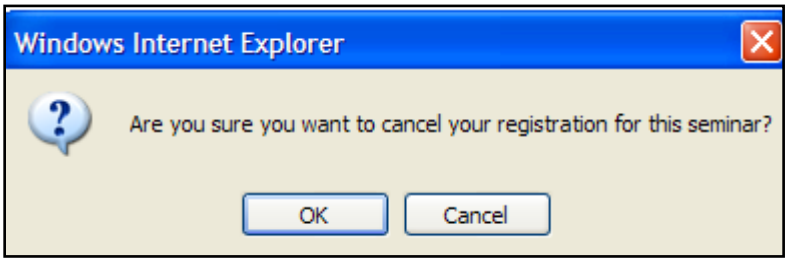


Note: You will receive an email from KRS as a reminder of your Seminar appointment two days prior to the appointment date.

Cancelling Registration for a Retirement Planning Seminar

If you have registered for a seminar and need to cancel your registration, you will need to follow these steps.

Step 1 — From the Seminar page, go to the seminar you are scheduled to attend and click You are currently registered for this seminar. To cancel, click here.. A text box will appear to verify that you wish to cancel the registration. Click OK to cancel your registration or Cancel if you wish to keep your registration.



13. Logout

Logout Link Overview

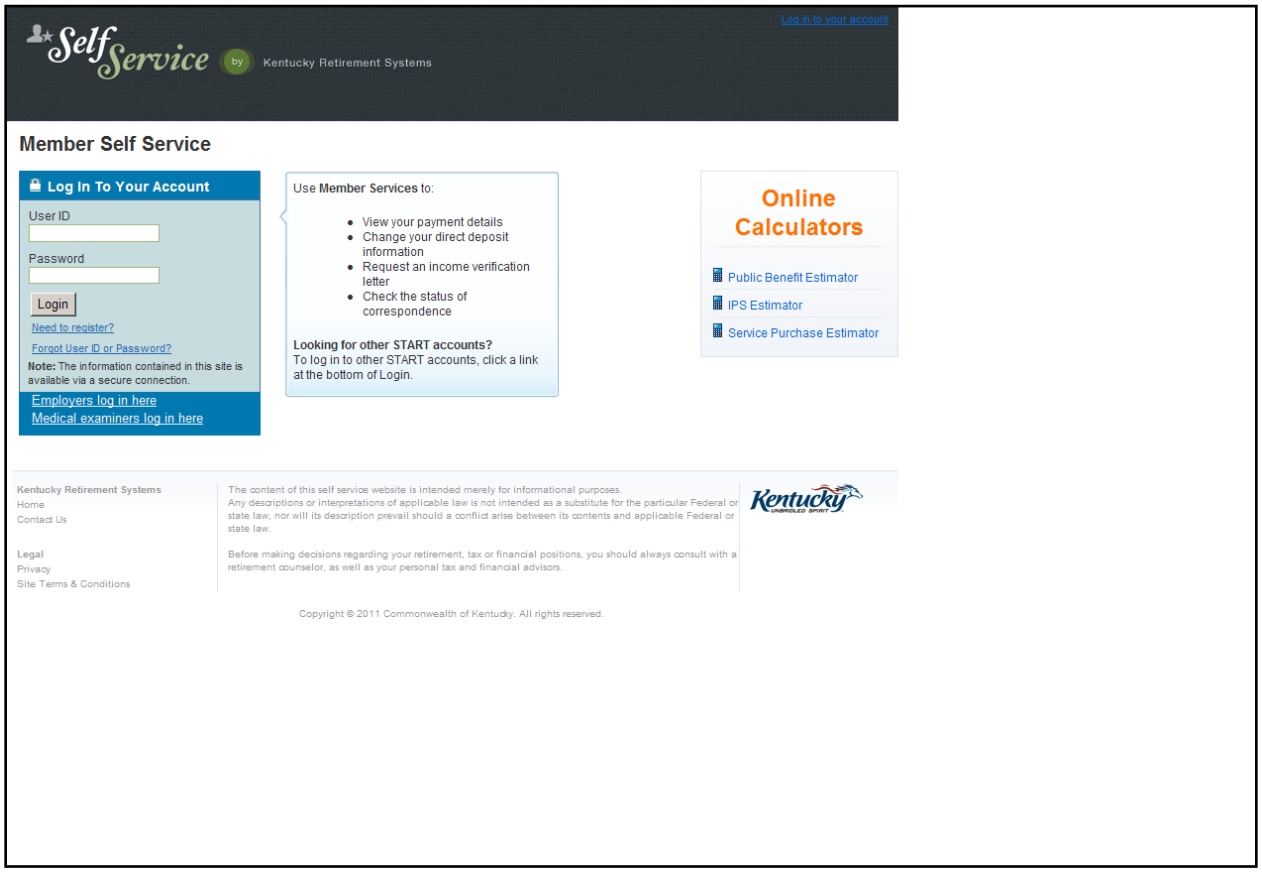
The logout feature allows you to leave the START website securely. Once logged out, you will not be able to access any of the pages within START without first re-entering your User ID and Password.

How to get to the Logout Link

You are able to logout by clicking on the **Logout** link on the top right corner of the page. This link will appear on every page within START so it is not necessary to be on the Welcome page to find these links.

How to Use the Logout Link

After clicking the logout link, you will be taken back to the main login screen.



In order to get back into the START website, you will need to re-enter your User ID and Password.